

SHORT BREAKS

Choose from 175 great deals in Europe

TOKEN 2 page 38

STYLE WITH A SMILE

FASHION page 25

GAZZA WEAVES OLD MAGIC

page 27
TOMORROW
Fantasy League

30p

EVERY WEEKDAY

'Ministers once backed civil servants'

Somebody is out to get me, says envoy

By Christopher Thomas and Michael Binyon

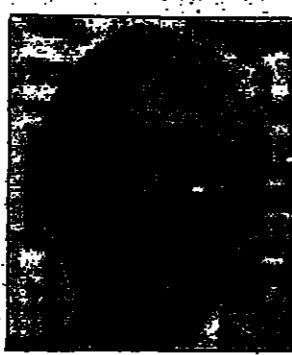
IN AN unprecedented attack on the Parliamentary Ombudsman and Foreign Office ministers, Sir David Gore-Booth, the outgoing British High Commissioner to India, said yesterday that "somebody out there is taking pleasure from seeking to destroy my reputation slice by slice."

He was responding with customary bluntness to a report by the ombudsman in which he was criticised for complaining to British Aerospace about one of its employees. The man, Paul Surtees, who was subsequently asked to resign, was awarded £5,000 after a lengthy inquiry.

In a wide-ranging interview with *The Times*, Sir David, one of the most colourful and controversial figures in the Foreign Office, defended himself while making a veiled attack on the Labour Government.

He complained that his side of the story had not been heard, and hinted that he had been unfairly treated. Sir David was Ambassador to Saudi Arabia at the time, and was closely involved with the Bae al-Yamamah project, the largest arms contract ever won by Britain. He said in a personal statement on Saturday — the first of its kind by a serving ambassador — that Mr Surtees was "a rare example of an expatriate with a disturbing attitude".

Sir David said Bae had



Gore-Booth: wanted his side of story to be heard

made it clear that the decision to invite Mr Surtees to resign was taken independently of the complaint about him, which related to his alleged conduct towards a locally-hired Asian employee at the British Embassy. "The affair is overshadowing Sir David's resignation," he said. "I have been in India for almost 10 years. I have occupied the same job, house and office as his late father, Lord Gore-Booth, whose portrait hangs over the mantelpiece of Sir David's private living room in one of the finest diplomatic houses in Delhi.

The ombudsman's report is a severe embarrassment to the Foreign Office, which claimed that it was not allowed to identify Sir David under the rules for investigating complaints against the Civil Service. Michael Buckley, the ombuds-

man, in a letter to *The Times* today, rejects claims that he treats "erring ambassadors" less harshly than doctors.

But senior officials and Robin Cook, the Foreign Secretary, made clear that they would have preferred to name Sir David and face up to the embarrassment immediately.

Sir David, with a reputation for arrogance that preceded him to India, was blamed by some British and Indian media for the rows during the Queen's state visit to India in 1997. Mr Cook, who was also blamed, defended him but it was clear that there was no love lost between the two.

Sir David's resignation before retirement age was widely seen as inevitable, as it was suggested that Mr Cook would never agree to another appointment for him. His decision to speak out before leaving his post is extremely unusual and will send shockwaves through the diplomatic service, which normally turns the other cheek whatever the humiliations inflicted on diplomats.

It may also renew speculation about poor relations between Mr Cook and his senior officials which surfaced at the end of the arms to Sierra Leone affair. Mr Cook was criticised for appearing to blame his officials for not keeping him properly informed.

Sir David said the ombudsman seemed "thrilled to have

Continued on page 2, col 7

Letters, page 23



Lisa Garton, a member of York Animal Aid, keeps vigil for hunger striker Barry Horne at York District Hospital. Horne is reportedly close to death

Security alert as protester nears death

By Susie Steiner and Stuart Tendler

SECURITY is being stepped up at laboratories, farms and at the homes of scientists amid fears of an explosion of violence by animal rights extremists as the hunger striker Barry Horne nears death.

Horne, the category A prisoner serving an 18-year sentence for a fire-bombing campaign, is in the intensive care unit of York District Hospital after 62 days without food. He has said he is prepared to die "for every animal in every torture lab" and is not expected to survive the week.

Senior police officers, including Sir Paul Condon, the Metropolitan police commissioner, have privately expressed concern about the impending repercussions of Horne's death.

Dr Mark Matfield, director of the Research Defence Society, which represents medical researchers in the vivisection debate, said: "We are advising everyone who has been a target of the ALF (Animal Liberation Front) in the past to be particularly careful about their security."

"The police have been in touch with everyone who is at risk at the moment. We are predicting an upsurge in ALF militancy if Barry Horne dies. You are looking at more violent demos, criminal damage, smashing of cars, breaking of windows" he said.

Horne's campaign to persuade the Government to set up a Royal Commission on Animal Vivisection is gathering momentum across the country as he gains martyr status.

Hundreds of people have sent messages of admiration and support for

Horne "laying down his life for a principle", yet his location on a Royal Commission has drawn criticism.

Last night the RSPCA, which is opposed to all animal testing, said: "We don't believe a Royal Commission would help at this stage because it would be duplicating the work done by the Animal Procedures Committee, which is currently reviewing animal testing procedures in the UK."

The Government recently increased the number of animal welfare representatives on the committee and has not ruled out the setting up of a commission in the future.

Meanwhile, the maverick terrorist group Animal Rights Militia has issued death threats to ten "vivisectionists", including scientists, animal breeders and academics.

A statement from the group, released

by the ALF, said: "The ARM has announced a list of ten vivisectionists who will be assassinated if animal liberation hunger striker Barry Horne dies through Labour's broken promises". Four targets have been named by the group, though they have asked to remain anonymous for security reasons.

The ARM threat has been tacitly supported by both Horne and his followers. The hunger striker said in an interview over the weekend: "People must do what they feel is right in response to my death. Look at the evil Nazis and the level of violence needed, quite rightly, to stop them."

Horne's weight has dropped from 14 stone to eight and he has all but lost his sight. He is deaf in one ear and his liver is failing.

Continued on page 2, col. 1

Stagecoach on the move

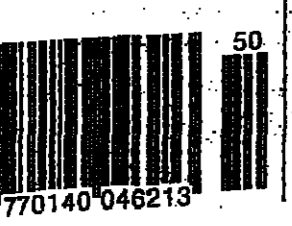
Stagecoach, one of Scotland's largest companies, is to run its Scottish bus division from England. The change is part of a wide-ranging shake-up of the Perth-based transport company by new chief executive Mike Kinski. Page 52

Fishing cuts

Swinging cuts in the numbers of fish caught in the North Sea have been approved by the European Commission. Page 4

TV & RADIO	50.51
WEATHER	26
CROSSWORDS	26.52
LETTERS	23
OBITUARIES	25
PETER RIDDLELL	22
ARTS	20.21
CHESS & BRIDGE	40
COURT & SOCIAL	24
LAW REPORT	43
FASHION	18.19
FEATURES	16.17

Buying The Times overseas
America \$10.00, Belgium 10.00, Canada \$12.00, Denmark 18.00, Finland 18.00, France 16.00, Germany DM 4.50, Gibraltar 9.00, Greece Dr 250, Netherlands Fl 5.00, Italy L 4.00, Luxembourg 11.00, Madeira Esc 3.00, Malta M 2.00, Monaco Dr 20.00, Norway Kr 25.00, Portugal Esc 200, Spain Ps 2.00, Sweden Sw 25.00, Switzerland S Fr 5.00, Tunisia Din 3.00, USA \$13.50.
Periodicals Postage Paid at New York, NY Postmaster: Send address corrections to: The Times c/o Mercury International 265 Blair Road, Avenel, NJ 07001.



Solicitors are suspects in laundering drug money

By Stuart Tandler, Crime Correspondent

LAWYERS in at least 60 firms are suspected by detectives and Customs officers of laundering millions of pounds of dirty money for criminals. They include up to half a dozen of the biggest firms. Some are under investigation and intelligence on others is being gathered by specialist officers within the National Criminal Intelligence Service.

The suspect transactions are part of the hundreds of millions of pounds generated each year by drug trafficking which accounts for over 70 per cent of all organised crime in Britain.

Apart from British criminals, major gangsters from east Europe, the Italian Mafia and South American drug traffickers are all known to launder cash through Britain.

NICIS acts as the coordinating centre for material on laun-

dering and passes information to forces and squads for investigation. Information is coming from banks, disclosures on suspect transactions required by law, intelligence from abroad and material uncovered by detectives during investigations into major criminals. In some cases solicitors are giving information about rivals.

One detective said: "People are still walking into a solicitor, buying a house and giving him cash. A solicitor should declare this but he may err on the side of client confidentiality because there is a lot of money to be made."

In some cases the criminals have invested in legitimate businesses such as restaurants, clubs and shops. The lawyers can then claim they are only dealing with "clean cash".

Others, including senior

partners in some of the big firms, may suspect but say nothing because they would lose a client. Police say unscrupulous lawyers could charge 0.5 per cent commission on cash they move.

Small local firms and provincial firms are also an ideal cover for gangs because they believe police efforts will be concentrated on London. At least one seemingly innocuous small country practice is under suspicion.

Police say the companies can offer a raft of services to help clients move their cash out of view of prying eyes. All firms operate client accounts in which they hold cash and the solicitors can move this money with few questions.

Solicitors can also set up offshore accounts hidden behind "off the shelf" companies created in a matter of days.

Proud pensioners refuse state cash

By Roland Watson, Political Correspondent

A GOVERNMENT campaign to persuade proud pensioners to claim the State benefits to which they are entitled, has foundered on the indomitable pride of Britain's old people.

Some of the country's poorest individuals have declined the offer of an extra £16-a-week, which comes with no strings, because they do not want to sponge off the State.

The reaction has surprised officials from the Department of Social Security who had assumed that ignorance was to blame for the low level of benefit take-up among pensioners.

The findings point to a gaping divide between those who lived through the war and have known only self-reliance and the post-war generations whose embrace of the dependency culture has dragged the Welfare State into disrepute.

Ministers were determined

to increase the take-up of income support. But more than a million of the poorest pensioners are failing to claim.

Nine pilot schemes were launched earlier this year to make those not claiming aware of their rights and encourage them to receive what was theirs.

However, the preliminary results show that the vast majority are uninterested and will continue to exist on the shrinking relative value of the basic state pension, which currently stands at £64.70 a week for a single person and £103.40 for a married couple.

"They are proud and don't want to be stigmatised by claiming income-related benefits," said a social security source.

Ministers are planning an advertising campaign next year.

Atlantic front set to drive away the snow

By Annie Flury

FREEZING temperatures brought the first snow of winter to much of Britain yesterday. Skiers, snowboarders and tobogganists revelled in the cold snap but drivers had to cope with treacherous conditions created by snow and black ice.

The highest snowfall was in eastern Scotland with 12cm in Aviemore and Aberdeen. Snow fell in the North East, Yorkshire, Norfolk, Suffolk and parts of the Thames Valley. Last night it spread to the Lake District, Manchester and Dumfries.

Overnight temperatures at the weekend ranged from -3c (27f) to -8c (18f) in Southern Britain and -10c (14f) in the Scottish Highlands.

just above freezing. Bitter temperatures, ice and snow affected many of Scotland's roads with those in the Grampian and Highland regions being the worst affected.

At the Lecht ski centre, about 500 skiers and snowboarders were able to use four slopes. A spokeswoman said: "We have topped it up using the snow-making machines."

Weathermen say warmer air from the Atlantic is expected to sweep across most of the country over the next few days bringing an end to the chilly spell and threatening bets on a white Christmas.

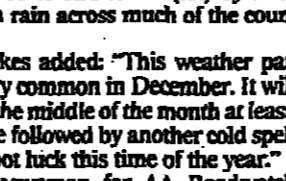
The forecaster Michael Dukes said: "Winds have been northerly over the last few days so it has been colder but the Arctic air will be replaced with Atlantic air bringing milder weather." Temperatures

are expected to rise to 13c (55f) by mid-week with rain across much of the country.

Mr Dukes added: "This weather pattern is very common in December. It will last until the middle of the month at least. It could be followed by another cold spell - it's just pot luck this time of the year."

A spokeswoman for AA Roadwatch said: "Driving conditions are very difficult all over the country and back roads are extremely icy.

"Drivers should exercise extreme caution even where roads are gritted and leave extra time for their journeys because, obviously, other drivers will be driving more slowly."



"We like to put the heating on at the last possible moment"

Photograph, page 3
Forecast, page 26

NEWS IN BRIEF

Two-year delay for £1bn planes

A £1 billion aircraft contract for the RAF, awarded to an American company in 1994, is expected to be two years late...

The Trade Secretary, Peter Mandelson, will today rule out privatisation of the Post Office for the foreseeable future...

A leading Portadown loyalist has been charged with possessing a gun with intent to endanger life. Mark Fulton, 38, who is also accused of possessing a weapon with intent to cause a person to believe violence would be used against him...

Two men who were badly burnt in an explosion at a holiday apartment in Tenerife were named as Melbourne Thomas, 41, and Eric Stevens, 41, both from the Manchester area. They suffered burns to 80 per cent of their bodies and are reported to be in critical conditions.

A boy of 14 suffered serious head injuries in an accident on a dry ski slope in High Wycombe, Buckinghamshire, on Saturday. The boy suffered a cardiac arrest and stopped breathing. Paramedics tried for 40 minutes to save his life. Hospital staff said he was in a critical condition.

Waning support puts Robinson's future in new doubt



Robinson: may go soon

THE ministerial future of Geoffrey Robinson was in doubt again last night as support for the embattled Paymaster-General in government circles appeared to be slipping away. Even those usually loyal to the multi-millionaire businessman refrained from offering their support yesterday...

forced to apologise to the Commons for failing to declare a shareholding in the Register of Members' Interests. It was the second time that the minister had been rebuked by the cross-party standards and privileges committee for breaching the parliamentary rules concerning his outside interests.

ground has been the subject of scrutiny ever since it was revealed a year ago that he was the beneficiary of a multi-million pound trust in the offshore tax haven of Guernsey.

Row over Short snub to British businesses

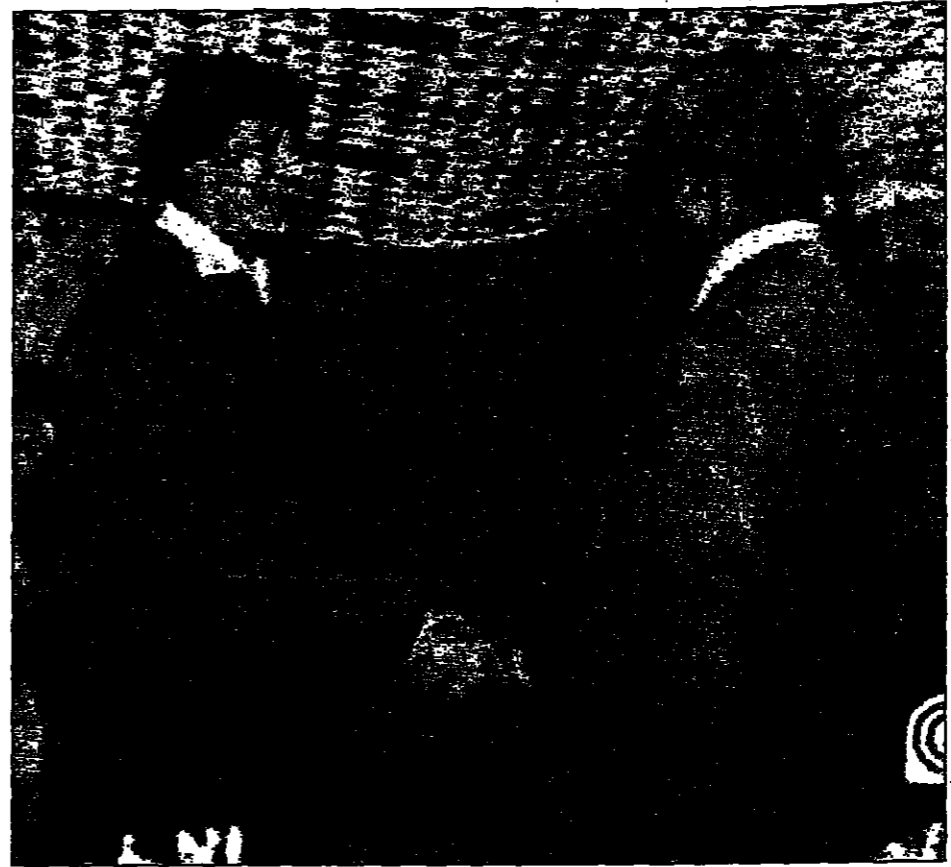
CLARE SHORT was embroiled in a new dispute last night after confessing that she did not bother to raise the interests of British firms while on a recent visit to China.

Annan fails to strike deal in Lockerbie case

KOFI ANNAN, the United Nations Secretary-General, failed to win a breakthrough on the Lockerbie bomb suspects at a weekend meeting with Colonel Muammar Gaddafi.

intelligence officers when the Lockerbie bombing was carried out. A debate on handing over the men is due to begin tomorrow in the Libyan General People's Congress, Libya's top decision-making body...

agreed in principle that the two suspects should be sent for trial in The Netherlands, after Britain and the US dropped their insistence that the court hearing must be in Scotland or America.



Colonel Gaddafi and Kofi Annan meet to discuss conflicts over the Lockerbie trial

Railway safety criticism to prompt new legislation

NEW laws are to be rushed through to force railway companies to improve safety, amid growing fears about the quality of tracks and trains.

legal challenges to railway companies by safety inspectors, forcing them to change the way they operate. Under the new laws, to be put to Parliament this month, hundreds of old trains will have to be scrapped or redesigned...

gested safety improvements such as better quality track, newer trains and more secure stations. This week the Health and Safety Executive will unleash its strongest criticism of the railway industry since privatisation.

A report into safety on the railways by the Commons Transport Select Committee will also point to complacency within the industry and will demand tougher regulation of safety matters.

ALF man near death

Outside York General Hospital, supporters drawn together by the Animals Betrayed Coalition have held a two-week vigil. There were around 40 people there yesterday, with banners saying "Must a man die for a Labour lie?"

Band of terror shows no mercy

THE Animal Liberation Front has used arson, fire bombs and vandalism in promoting its cause since 1972, when it was set up under the name "Band of Mercy". Its reign of terror, which includes night-time attacks on laboratories, breeders, haulage vehicles and shops, has caused hundreds of thousands of pounds worth of damage.

equipment associated with animal abuse. Mr Webb claims that the ALF, founded by the convicted firebomber Ronnie Lee, has about 2,500 supporters in the UK. Others estimate its membership at nearer 300.

'Someone out to get me'

I do not want to get into conspiracy theories, although there are plenty around. In the old days ministers defended their civil servants. That tradition seems to have been constantly diluted, but the corollary has not been that civil servants are free to speak up for themselves.

In April Sir David takes up a post with a British company in the financial sector after three months' "purdah" required under Foreign Office rules. He had hoped for an "upwards move" after Delhi and had applied for the top job at the British mission at the United Nations, but did not get it.

WE'RE ANALYSING 50,000 CASES FOR CAUSES OF LEUKAEMIA & LYMPHOMA. 43 GREAT ORMOND STREET, LONDON WC1N 3JJ. 0171 405 0101. LEUKAEMIA RESEARCH FUND

Great Performance. Great Specs. Great Value. Dell Inspiron 3200 233 XT. All Dell Dimension systems include... Dell Dimension XPS R450... Dell Dimension V400. GET ONLINE 24 HOURS: www.dell.com/uk/today

Dismissed organist's appeal verdict due

BY RUTH GLEDHILL
RELIGION CORRESPONDENT

THE judgment on Martin Neary's appeal against his dismissal as Westminster Abbey organist is expected to be published this week, church sources said last night.

After weeks in which the abbey staff and the Church of England have been in suspense over the report into Dr Neary's appeal, the sources said that Lord Jauncey of Tullichent had completed his judgment and presented it to the Lord Chancellor's office for release.

Dr Neary was dismissed by the Dean, Dr Wesley Carr, and Chapter of Westminster Abbey in March for alleged financial irregularities. Dr Neary has consistently denied being guilty of any wrongdoing.

He appealed against his dismissal to the Queen, the Visitor of the Abbey, which is a Royal Peculiar and, as such, falls outside the jurisdiction of the Church.

Lord Jauncey was appointed to hear the appeal. His report will be discussed to lawyers acting for Dr Carr and Dr Neary about 24 hours before it is made public.

Speculation by some supporters of the organist has it that the appeal's findings are strongly critical of the dean and his handling of the sacking of Dr Neary. They say the appeal will clear Dr Neary of gross misconduct, but that he will still be criticised for errors of judgment.



Overnight snow provided fine sledging conditions in Scarborough yesterday. Further falls were expected last night, with milder weather to follow. Forecast, page 26

Girl of 2 orphaned as bodies are found

BY A CORRESPONDENT

A GIRL of two was left an orphan after her mother was found dead within hours of her father jumping in front of a train.

The body of Sarah Winrow, 18, was discovered in her bed on Saturday lunchtime after police officers broke in. Four hours earlier, police had found the body of Mark Hinton, 28, on the main line between Swindon and Gloucester.

Acting Superintendent Bob Philpott, of Wiltshire police, said yesterday: "We are not looking for anyone else at this stage. But we are treating the death of Sarah as suspicious."

"We are concentrating our inquiries on these two people. There was no weapon found at the scene."

"An initial post-mortem examination has been carried out and there are elements of that which need further investigation."

The couple moved into their semi-detached house in Swindon two months ago. Mr Philpott said that their two-year-old daughter was not in the house when her mother's body was found. "Both families are very distressed at this time and the little girl is being looked after by relatives," he said.

The alarm was raised when a passer-by spotted a body on the tracks, west of Swindon town centre, on Saturday morning. The area was taped off and forensic experts were called.

Man injected his son with HIV to avoid payments

FROM JAMES BROWN
IN NEW YORK

A LABORATORY test showed that a man was convicted of injecting his son with HIV to avoid paying child support.

Prosecutors described the injection, delivered on February 6, 1992, as a death sentence for the 11-month-old boy. Bill Clinton's round-the-clock regimen of new anti-AIDS drugs has enabled the child to survive until the age of seven. Because the boy is still alive, the jury in St Charles, Missouri, convicted Brian Stewart, whose job at a Missouri hospital involved taking blood, of first-degree assault and recommended that he serve life in prison. If the child dies, the charge could be upgraded to murder.

Prosecutors charged that Mr Stewart stole AIDS-tainted blood from his job and injected it into his son's arm at another hospital, where the child was being treated for an asthma attack. Carrying his white lab coat, he suggested that the boy's mother leave the room to get a drink at the cafeteria.

When she returned 20 minutes later, she found the baby in his lap, screaming hysterically. She called the nurses, but they could find nothing wrong. The baby had been due to be released that day, but he started wheezing and



Stewart charge could be upgraded to murder

causing a fever. Symptoms similar to that of receiving incompatible blood were transferred to another hospital.

The mother, who was identified only as Jennifer, told the court that she had seen Mr Stewart in January 1992 and had given him her son in February 1992. She said she had broken down in August 1992, she called him to make clear that he was legally responsible for their son.

According to her testimony, Mr Stewart denied paternity and declared: "I told you when I left, I'm going to leave for good. I'm not going to leave any loose ends behind."

He added sarcastically: "I won't really look me up for child support, anyway, because your son's not going to live that long."

"I asked him what he meant by that, and he said, 'Don't worry about it. I just know that he's not going to live to see the age of five.' He told me that if I tried to find him, he could have me taken care of, and no one would ever be able to trace it back to him."

Jennifer filed a paternity suit against Mr Stewart in 1993 but was unable to find him. She sued again in 1997 and, after establishing that he was the father, was awarded \$267 a month. A paediatrician testified that the boy had been an energetic child who began running high fevers at the age of five. It was only in 1996 that he was diagnosed as HIV-positive. Joe Murphy, Mr Stewart's lawyer, said the prosecution had presented no proof that his client had injected his son, and claimed that the child was exposed to the virus in another way.

The defence charged that the child had come in contact with three intravenous drug users - Jennifer's sister and her boyfriend, Veronica Kuda and Lee Parra, and their friend, Joshua St Clair. Ms Kuda and Mr Parra lived with Jennifer for three weeks in 1993 until she discovered a needle. However, none of the three is HIV-positive.

Mr Stewart is expected to appeal.

Row grows over Rwanda suspect

BY MICHAEL MORSE

POLITICAL pressure was growing last night for the arrest of a senior officer in the Rwandan Army who has taken refuge in London, despite being implicated in the murder of 22 children.

Lieutenant Colonel Tharcisse Muvunyi, whose alleged involvement in Rwandan genocide is under investigation by a United Nations tribunal, has been given temporary asylum and welfare benefits.

The Home Office declined to discuss the circumstances under which Muvunyi, who is stand accused of ordering the children's removal from a convent in 1994 during the slaughter of Rwandan Tutsis, has been allowed to settle in Britain.

Questions will be asked in the House of Lords today about how the officer, who is studying English here, has been given permission to remain in Britain with his wife and three children until 2002. Lord Avebury, vice-

chairman of the parliamentary human rights group, said: "The Home Office has a duty to investigate the allegations and, if there is a prima facie case, to act accordingly. I am asking for him to be arrested."

The United Nations international tribunal for Rwanda, which has been interviewing survivors of the atrocity, was unaware of Muvunyi's whereabouts until he surfaced in a flat in south London.

It is alleged that soldiers under his command forced their way at gunpoint on the morning of April 30, 1994 into a convent at the university town of Butare, south-west Rwanda, and loaded the children onto a lorry.

The children, some of whom had sought refuge after their parents were murdered, have never been seen again and are believed to have been shot.

Muvunyi was not available for comment yesterday but denies the allegations.

Two die as speedboat catches fire

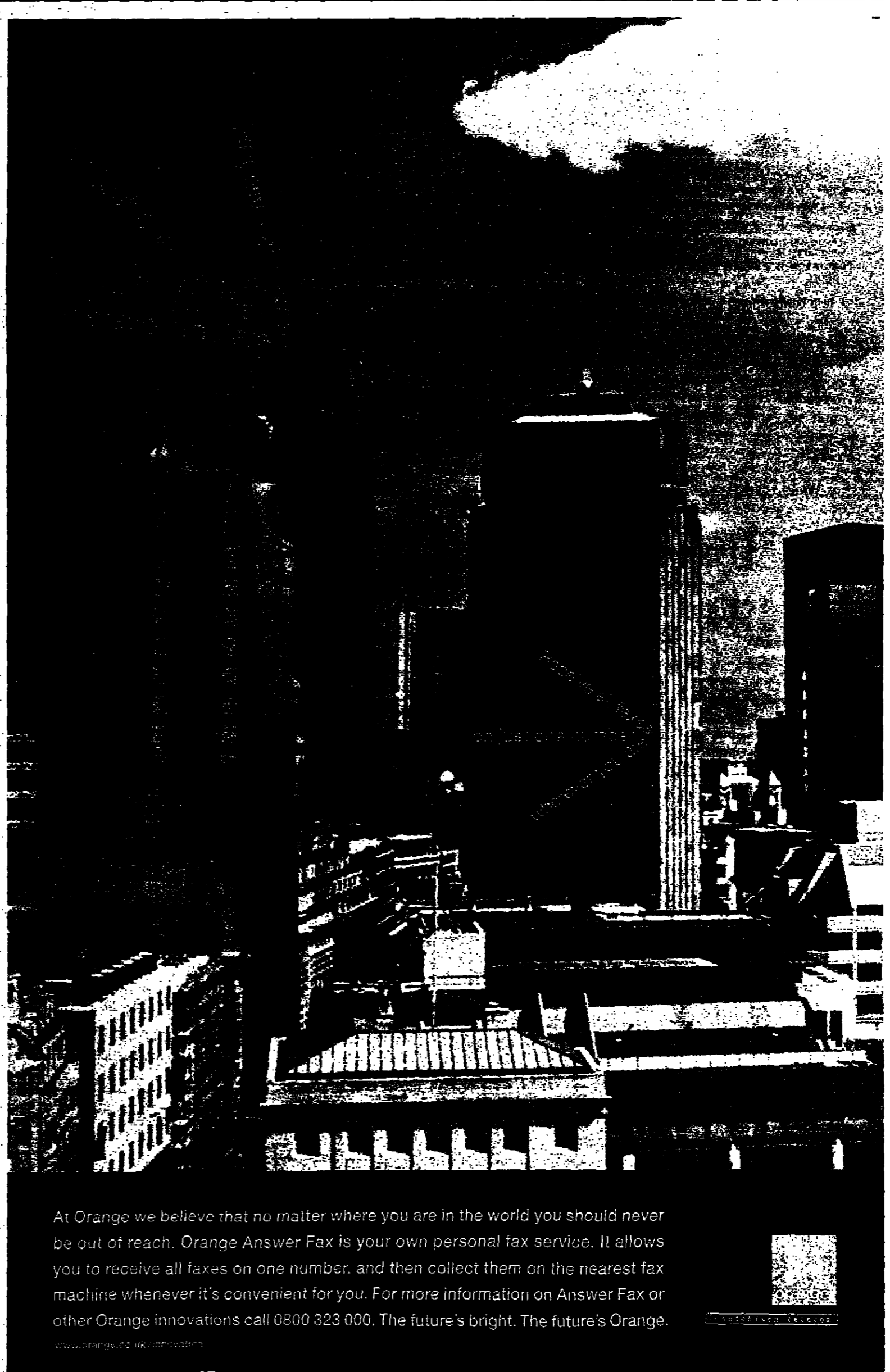
TWO men died after the pleasure boat they were on caught fire at the weekend.

Tom Latchford, 56, the vessel's owner, from Pitsea, and David Burns, 58, from Benfleet, both in Essex, died when the 20ft speedboat became engulfed in flames late on Saturday when it was off the Essex coast in the Thames Estuary.

Mr Latchford was found unconscious with severe propeller injuries when he was rescued after spending about 90 minutes in the icy waters.

Rescuers gave him emergency medical treatment as he was ferried to Two Tree Island, Leigh. He was then transferred by ambulance to Southend General Hospital where he was pronounced dead, police said.

Mr Burns's body was discovered washed up yesterday morning on Two Tree Island and brought into shore by lifeboat. Essex Police do not believe there are any suspicious circumstances surrounding the fire.



At Orange we believe that no matter where you are in the world you should never be out of reach. Orange Answer Fax is your own personal fax service. It allows you to receive all faxes on one number, and then collect them on the nearest fax machine whenever it's convenient for you. For more information on Answer Fax or other Orange innovations call 0800 323 000. The future's bright. The future's Orange.



www.orange.co.uk/innovations

Britain backs 'ferocious' EU fishing cuts

SWINGING cuts in the numbers of fish caught in the North Sea have been approved by the European Commission to protect stocks from extinction.

For the first time environmental considerations, aimed at giving young fish a chance to mature and spawn, have guided the setting of the annual quotas.

But the quotas, to be unveiled at a meeting of fisheries ministers on December 17, have been attacked by fishermen's organisations.

The plans, which are backed by Britain and are understood to be broadly supported by other European Union states, call for cuts in quotas in some areas of the North Sea of nearly 50 per cent.

Experts believe that it is the first crucial step towards getting more young cod, haddock and whiting to survive into adulthood, which will mean more fish for fishermen and wildlife and the return of bigger fish to dinner tables.

Elliott Morley, the Fisheries Minister, said yesterday that the conservation approach was "a first". Euan Dunn, marine policy officer at the Royal Society for the Protection of Birds, said: "We regard this as a watershed in fisheries management, a real sea-change. It may change the boom and bust cycle."

But Barries Deas, of the National Federation of Fish-

New North Sea quotas fixed to enable more fish to reach maturity, reports Nick Nuttall

men's Organisations, said that cuts of such magnitude should be phased in over a number of years.

The drive to consider environmental factors when setting the quotas dates back to agreements signed at a meeting of North Sea ministers three years ago in Esbjerg, Denmark, and in Bergen, Norway, earlier this year.

Scientists at the International Council for the Exploration of the Sea, who advise the European Commission on quotas, or total allowable catches (TACs), drew up their management plan for 1999 using the new rules.

"Most of the whitefish stock in the North Sea is just bumping along the bottom. The precautionary approach means not only looking at the exploitation rate but the minimum sustainable stock. You are building in a safety factor, a buffer, so you are no longer fishing down to the wire and risking extinction of the stock," said

Dr Dunn. The figures to be proposed at the ministers' meeting are marginally less draconian than those put forward by the scientists. But they still represent unprecedented cuts.

"Fishermen are certainly going to have to tighten their belts. But they should see better catches and bigger fish in possibly as little as five years," said Dr Dunn. He conceded, however, that consumers may see the price of fish increase further.

Mr Morley, who will be representing Britain at the meeting, said yesterday: "They are ferocious cuts. But we always accepted the argument for the precautionary principle and we believe the Commission's position is a realistic one."

Mr Morley, who is to meet fishermen's leaders before the meeting, said a new mood of realism was sweeping through Britain's fishing fleets. "Fishermen are more sympathetic to conservation. For years they have scoffed at the science and were more interested in anecdotal arguments."

"The industry has also recognised that it is no longer about landing as many fish as you can. The recent increase in fish prices means they have been able to land fewer fish but are going for higher quality."

The EU move comes after years of overfishing in the North Sea and at the end of the United Nations' International Year of the Ocean. Dr Dunn said that the EU's new management scheme would set an example for the rest of the world.

The only serious flaw in the new quota system, he said, was the continued high take of about one million tonnes of sandeels by mainly Danish boats.

Seabirds and fish such as cod and salmon feed on sandeels, which are used to make animal feed and margarine. Critics fear that the huge catch may undermine the positive effects of the other tough quotas and are demanding that the precautionary approach be applied to sandeels, too.



Luciana Morad at Heathrow yesterday. Jagger is said to have offered her £300,000

Jagger model flies in for talks with divorce lawyers

LUCIANA MORAD, the Brazilian model who claims that she is expecting Mick Jagger's baby, arrived in London yesterday for talks with her lawyers.

Morad, who flew in from New York, is said to have been offered £300,000 by the Rolling Stone before the pregnancy became public knowledge.

Last week she was photographed in New York after having lunch with Raoul Felder, the lawyer of Jagger's wife, the Texan model Jerry

Hall. Prompting rumours that the women in Jagger's life were ganging up on him, the two spent 90 minutes together at Le Cirque on Madison Avenue. It is thought that Mr Felder was trying to persuade Morad, 28, to help Hall, 42, to secure half of her husband's fortune, estimated at £145 million.

Mr Felder, an American associate of Hall's London solicitor, Anthony Julius, advised Morad, who is three months pregnant, not to answer questions from reporters. But he

said: "Jerry and Mick will be getting divorced and it will be pretty messy."

Hall married Jagger, now 55, in 1990 after a 12-year relationship. She is consulting several lawyers who are expected to be set the task of tracking down the rock star's money.

Jagger is said to prefer any divorce action to be heard in London, where the couple have a mansion, or France, where they have a chateau, rather than in the United States.

CJD epidemic won't happen, say scientists

BY MICHAEL HORNSBY, AGRICULTURE CORRESPONDENT

FEWER than 100 people are likely to die from the human form of "mad cow" disease and an epidemic can be ruled out, it is claimed today.

Two scientists at City University in London say they reached this conclusion through tried and tested risk analysis methods. "What we are saying is that there is not an epidemic and that it has been obvious for the past 2½ years that there is not going to be an epidemic," Philip Thomas, visiting Professor in the Department of Electrical, Electronic and Information Engineering, said.

Professor Thomas and Martin Newby, Professor of Statistical Science, believe government policy has been mistak-

only based on "worst-case conjectures" at huge cost to the taxpayers. They calculate that as few as four, and no more than 15, lives will be saved by the billions of pounds spent since 1996 on such BSE counter-measures as slaughtering all cattle over 30 months old.

The scientists' findings have been submitted as evidence to the BSE inquiry. A more detailed report on their research will be published next month in the *British Food Journal*.

Their study is based on the 23 people who had died of new-variant Creutzfeldt-Jakob disease by the end of 1997. Since then the disease has claimed nine more victims, a death rate fully in line with their predictions, they say.

The most likely number of deaths over the whole course of the disease is 87, they estimate. The time between infection and death is likely to average 6½ to eight years.

The scientists expect the annual incidence of new cases of new-variant CJD to reach a peak of 16 next year and then to start falling, with no more occurring after 2006.

The forecast death toll of 87 assumes that the ban introduced in 1989 on brain, spinal cord and other potentially infected cattle parts has been 70 per cent effective in preventing such material from entering the human food chain. Had the ban been 100 per cent effective, they calculate, no more than 26 people would have died over the course of the disease. But even without any ban, the number of victims would probably not have exceeded 109.

Even if the average incubation period were to turn out to be nearer 20 years, the scientists say the number of deaths would not be more than 330.

Their prognosis is in striking contrast with the far more cautious view of the Spongiform Encephalopathy Advisory Committee, the panel of scientists advising the Government. Peter Smith, a Seac member and Professor of Tropical Epidemiology at the London School of Hygiene and Tropical Medicine, said: "I fear they are going much further than the data allows at this stage."

'Livestock fed most antibiotics'

BY MICHAEL HORNSBY

AT LEAST three fifths of all antibiotics are used to treat animals rather than human beings, it is claimed in a report out today.

More than a tenth of the drugs used on animals are administered to promote faster growth in farm stock rather than to cure disease, according to the Soil Association, the voice of the organic farming movement, which commissioned the report.

"Pigs, poultry and even cattle are getting antibiotics on a daily basis to make them grow faster and try to control the diseases caused by intensive production," Richard Young, the association's campaigns and policy co-ordinator, said.

The report comes as government scientific advisers are preparing to recommend that some widely used drugs are banned from animal feed. Their proposals are expected to be announced next month.

Many scientists are worried that the growing resistance of bacteria such as salmonella to antibiotics may be linked to the use of the same or similar drugs in animals.

HOW THE NEW QUOTAS WILL WEIGH IN

The quotas, if approved, will cut the catch limit for North Sea haddock by 23 per cent for 1999. This will mean a fall from the 1998 figure of 115,000 tonnes to 88,500.

The whiting catch will be cut by 27 per cent, from 60,000 tonnes to 44,000 tonnes. In the Skagerrak and Kattegat area of the sea, the proposal is to cut the whiting quota by 47 per cent.

Hake will be cut by 15 per cent in the North Sea, down from 2,000 to 1,700 tonnes. A similar 15 per cent reduction in the hake quota is proposed from northwest Scotland to the Bay of Biscay, cutting the tonnage from 55,000 to 47,000.

The quota for North Sea cod, which enjoyed a good recruitment year of new fish in 1996, will be reduced by 5 per cent, from 140,000 tonnes to 132,000 tonnes.

The West of Scotland herring catch will be cut by 23 per cent. The mackerel quota will remain the same.

LEE may his or was p on his City, Africa wood cheerl round Chalk 25-year season put or receive been Tour g The Westw were C Darrer ished Order won th sixth s precedt ured a United strokep was no the ma domina contine.

www.everything_i_need_to_get_online.com

BTClick+
is BT's new direct Internet access service to the World Wide Web which includes talk21, BT's new free e-mail service for everyone in Britain

- No commitment
- No credit card details required
- Pay as you go - local call charge plus 1p per minute
- Easy to install software
- Free news and entertainment from LineOne

Call today for your free software
Freefone 0800 731 7887
or visit www.btclickplus.com

talk21
free email from BT

Click+
for direct internet access
Brings you closer

Minimum charge is 3p per call. Different charges apply from non-BT networks

Exam results 'not linked to class sizes'

BY VICTORIA FLETCHER

COUNCILS that receive the most money for their schools and have the smallest classes achieve the worst results, according to the first detailed figures on local education spending.

Research by the Audit Commission shows that local education authorities which spend almost twice the national average per pupil still tend to achieve the lowest results. Many of them also have the smallest classes.

A league table to show which authorities provide the best and worst 'value for money' has now been compiled by a right-wing think tank. In a report published today, the Centre for Policy Studies suggest that spending more money on education is in fact linked with lower standards in schools and that class size has no bearing on results.

The findings are likely to cast further doubt on the Government's flagship policy to raise standards by cutting class sizes. Over the past 18 months, the Government has ploughed billions of pounds into schools in the belief that classes with fewer than 30 pupils achieve better results.

John Marks, the author of today's report, *Value for Money in LEA Schools* and a Conservative government advisor, says the data shows that many education authorities are get-

ting away with spending vast sums without achieving results. He thinks that the education authorities' 'value for money' should be published annually in a league table.

In one example, 69 per cent of primary pupils in Dorset's local education authority achieved the National Curriculum Level 4 or better while spending £1,510 per pupil and having more than 43 per cent of its classes with more than 30 pupils. This compared with the 51 per cent of Tower Hamlets' pupils who achieved the Level 4 tests when the authority spent £2,347 per pupil and had only 6 per cent of classes with more than 30.

The report fails, however, to take into account the levels of deprivation in each authority. Most of the authorities who appear to offer the best 'value for money' also have the most well-off pupil intake. Authorities which spend most but achieve least are in areas with greatest social deprivation. Such information would help to explain why many of the worst 'value for money' authorities are in London, or places such as Birmingham, Newcastle and Sandwell.

Alan Smithers, the Professor of Education at Liverpool University, said that although the report provided interesting data, no clear conclusions could be drawn from them.

There are no simple correlations. Bright children from middle-class backgrounds can be taught in bigger classes and still get good results. On the other hand, children from low-income homes may require more attention in smaller classes and still not achieve stunning results.

The Department for Education and Employment said that research had proved that smaller class sizes helped raise attainment. "Small classes benefit children in the early years. It is especially helpful for those with Special Educational Needs and low attainment and those learning English as a second language."

TOP 10				BOTTOM 10			
	%+	£/pupil	%30		%+	£/pupil	%30
1 Sefton	74	1,451	35	1 Camden	66	2,362	5
2 Bury	73	1,533	35	2 Westminster	65	2,336	5
3 York	69	1,492	29	3 Newham	50	1,803	10
4 N Yorks	74	1,618	26	4 Haringey	56	2,176	3
5 Dorset	69	1,510	43	5 Southwark	54	2,112	7
6 Hartlepool	63	1,397	25	6 Greenwich	54	2,166	9
7 Rutland	76	1,686	22	7 Hammersmith/Fullham	61	2,483	8
8 Stockport	71	1,581	30	8 Tower Hamlets	51	2,347	6
9 St Helens	76	1,493	30	9 Hackney	51	2,401	4
10 Trafford	68	1,529	43	10 Lambeth	54	2,619	7

QUOTE OF THE DAY FROM CORBY

"I personally stay away from natural foods. At my age I need all the preservatives I can get."

George Burns

Make every day a Corby trouser press day. So laughingly quick and easy to use it will have you in trousers. Only a Corby, with its unique stretcher system, does trousers back into shape and removes any back-of-knee wrinkles. Perfect results every time. Choose from a wide range of colours, with matching shirts. From around £70 and up. Five year guarantee. For a brochure and price list call 0800 220 455.

CORBY TROUSER PRESS

ALFREDS - APRIL 2000 - AUSTIN REED - BEATTIES - BENTONS - CO OF FENWICKS - HOUSE OF FRASER - JOHN LEWIS PARTNERSHIP - MILLER BROS POWERHOUSE - SCOTTISH POWER ELECTRICITY PLUS



Smithers: he said the data was not conclusive

Woman fights to sue over rape trial error

A WOMAN who accused a man of rape then saw his trial collapse because of a procedural error is bringing a test case over the right to sue the Crown Prosecution Service.

Tabitha Bryce, who is discarding her right to anonymity to pursue her case, is determined to challenge the immunity enjoyed by the CPS over the conduct of prosecutions.

The mother of two, from Wells, Somerset, has already tried to bring a negligence action in the High Court, but it was thrown out in the summer. Now she has been told that she cannot have legal aid to appeal against the High Court judge's decision and is hoping to bring a case to the European Court of Human Rights.

"I feel really sickened by this," she said. "But I am not going to leave things there. The Crown Prosecution Service know they made a mistake and I have never even had an apology from them."

Ms Bryce, who has been awarded £12,800 by the Criminal Injuries Compensation Board on the strength of the medical evidence in her case, plucked up courage three years ago to go to the police over a series of alleged sexual assaults and rapes that she said had occurred during her childhood and teens.

A man was charged and the trial opened at Bristol Crown Court. As a comfort to her, the crown prosecutor allowed her friend to accompany her into court. When Ms Bryce broke down under defence questioning, she was allowed to retire with her friend to a private

Alleged victim waives right to anonymity in telling Frances Gibb about her campaign

room. But the friend was also a key prosecution witness and, when the court reconvened, the defence argued that the trial could not continue because the witness had been in court while Ms Bryce had given evidence.

She issued a High Court writ saying that the CPS had failed in its statutory duty to ensure the prosecution of the man for rape and indecent assault had been conducted with proper care and skill; and that it had been negligent in allowing a witness to be in court. The case was thrown out on the ground that the CPS cannot be sued.

Ms Bryce said that she had been failed by the justice system at every stage. "If you can't even trust the CPS to do their job properly, what will other women who are attacked feel? It's hard enough coming forward about an experience like this."

She added that the Legal Aid Board had refused her funding after taking into account the value of her claim (which she set at the low figure of £15,000), the likely cost of pursuing the action and the prospects of success. "They say

it would be a waste of public money, but what about the thousands of pounds in trial costs that were run up to no end?"

Ms Bryce's case is one of a number being followed by the pressure group Women Against Rape, which is raising her case and others with MPs at a meeting today in the Commons. Ruth Hall, of the group, said: "The refusal of legal aid in Tabitha's case is entirely unacceptable. It means that any rape prosecution can be messed up and nothing whatever can be done about it."

A spokeswoman for the Crown Prosecution Service said she could not comment on this particular case. She said, however, that a court ruling had established in 1994 that the CPS had a duty to prosecute on behalf of the Crown and had no duty of care either to defendants or witnesses in any case.



Tabitha Bryce says she is sickened at being told that she cannot sue the Crown Prosecution Service

Sex cards in phone kiosks to be illegal

PROSTITUTES who place cards in public telephone boxes advertising their services will be committing a criminal offence under plans to be announced this month.

After the failure of numerous initiatives to clean up the boxes, Jack Straw, the Home Secretary, is also to urge telephone companies to take a tougher approach by barring calls to vice-girl numbers from boxes in a particular area.

Fourteen million cards a year, offering a range of sexual services, have proved costly to remove on a regular basis.

Karen Buck, the Labour MP for Regent's Park and Kensington North, who has campaigned for tougher action against the problem, said: "The situation is out of control. The cards are getting more and more graphic, displaying all kinds of practices including sado-masochism. I do not want children seeing this kind of stuff."

A thousand BT kiosks in London are regularly carded, with Westminster the worst-hit. Brighton is also badly affected.

British link in Caroline hunt

FROM BEN MACINTYRE IN PARIS AND LISA THOMLINSON

DETECTIVES investigating the murder of Caroline Dickinson in France are looking at the photofit of a man suspected of carrying out a series of rapes in the North of England during the past 16 years.

It is thought that the portrait bears a resemblance to two police pictures released in the Dickinson case, it was reported in *Le Journal du Dimanche*. A man is to stand trial early next year in connection with the British inquiry.

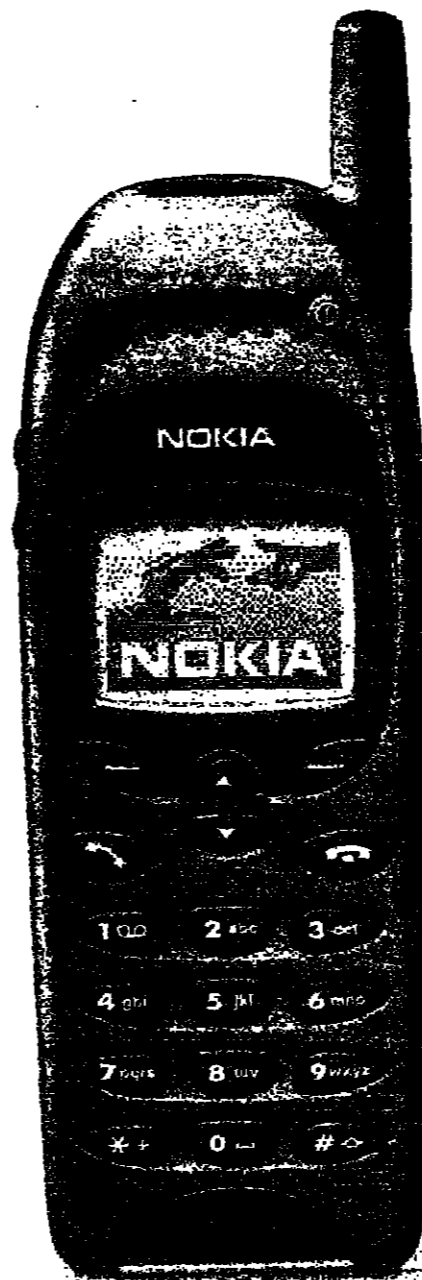
The hunt for the Cornish schoolgirl's killer has shifted to Britain after Pierre Rabin, an undertaker in Calais, said that a person fitting the police description of the suspect

came to his funeral parlour in 1995, a year before Caroline was raped and murdered in a youth hostel in Brittany.

M Rabin said the man had come to arrange a funeral in the event of his death and, as proof of identity, the undertaker took a photocopy of his British passport. M Rabin came forward after police released a photofit of a suspect who raped a woman in Nancy in 1993, which bears a marked resemblance to the sketch of the suspect in the Dickinson case.

M Rabin's evidence appears to support that of a witness who said that a similar-looking man lodged with him a month before the murder.

The perfect partner.



It's not only knowing what to say but also knowing when to keep silent. You can keep talking hour after hour with the new dual band Nokia 6150, but it also knows when to keep silent. Touch one button to change the settings for a meeting, for instance, and the Nokia 6150 will alert you silently and let through only priority calls - or no calls at all. And because the Nokia 6150 works on GSM 900 and GSM 1800 networks, it improves international roaming. The dual band Nokia 6150. It's the perfect balance. Everything you want in a mobile phone, plus a few extras you might not expect.

NOKIA
CONNECTING PEOPLE

Longines
DolceVita

Available in all steel with a choice of dial

LONGINES
L'ELEGANCE DU TEMPS DEPUIS 1832

The Longines DolceVita Collection is now available from leading retail jewellers.

FOR A CATALOGUE PLEASE TELEPHONE 0161 624 3977

Copyright © 1998, Nokia Mobile Phones Ltd. All rights reserved. Nokia is a registered trademark of Nokia Corporation. <http://www.nokia.com>

More hospital beds for the mentally ill

Changes spell an end to care in the community, reports Ian Murray

A PROGRAMME to take the seriously mentally ill off the streets will be unveiled tomorrow by Frank Dobson, the Health Secretary. It will bring to an end the community-care system started by the previous Government in 1980.

The changes are meant to calm mounting concern about the number of crimes committed by patients with serious psychological problems who

forget or refuse to take the medication and treatment they have been prescribed. Every fortnight, on average, a mentally ill person murders someone, and every year about 1,000 commit suicide. Since 1992 there have been 150 official inquiries into murders by the mentally ill and a further 30 are in progress.

Since 1960 the number of hospital beds available for

mentally ill patients has fallen from 150,000 to 37,000, even though the number of people certified as insane and in need of secure accommodation has grown by 10,000 to 25,000 in the past decade.

Many psychiatric wards are so full that they have a 120 per cent occupancy rate, with some patients allowed out so that others can be treated. The number relying on care in the

community has exceeded resources and seriously ill people are often not properly supervised.

To overcome this problem, Mr Dobson aims to open hundreds more secure beds for the mentally ill in acute hospitals. He will also set up small secure units with 24-hour supervision where patients can be sent without the need for being certified, so that they can be supervised to take the medicine and treatment prescribed for them. Doctors will be given stronger powers to ensure that patients have to accept treatment in clinics.

A 24-hour helpline and outreach teams to identify and keep in close touch with the mentally ill will also be established under the multimillion-pound programme. The new National Institute for Clinical Excellence will provide guidance on the most effective drugs and therapies.

The new measures are also expected to plug the loophole in the law that means patients who are suffering from an incurable psychopathic illness can refuse to be sent to hospital. This would apply to individuals such as Michael Stone, who refused to be locked up voluntarily days before he bludgeoned Lin Russell and her six-year-old daughter Megan to death with a hammer.

Making the new system work will involve health and social security professionals. Mr Dobson, who announced in July that the community care system had failed, will order NHS staff to work more closely with local authorities to ensure that patients no longer fall through the net between departments.

Anti-smoking drive to focus on teenagers

By IAN MURRAY, MEDICAL CORRESPONDENT

THE long-delayed White Paper on tobacco will be published on Thursday, setting out a programme meant to dissuade youngsters from starting smoking and to help addicts to give up.

The Government has decided to abandon as unworkable measures to prohibit smoking in public or at work, or to increase the legal smoking age from 16 to 18. After consultation the medical profession and the tobacco industry, it has decided that a ban would smack too much of the nanny state and that more can be achieved by other means.

The 120,000 people who die every year from smoking-related diseases almost all became addicted 20 or 30 years before their death, so the only way to cut the death toll is to stop young people starting smoking. Campaigns have succeeded in reducing the number of smokers among all but those

under 25, where the number taking up the habit is increasing by 2 per cent a year.

About one in three adult smokers picks up the habit at the age of 15. Someone who starts at that age is three times more likely to die of lung cancer than someone who starts in their mid-20s. Fear of a painful death in 30 years' time, however, is not proving a deterrent to teenagers. Surveys show that youngsters are attracted to smoking by models such as Naomi Campbell and Kate Moss, who are often pictured with a cigarette.

A recent survey showed that boys interested in motor racing were twice as likely to smoke as boys who were not. Advertising and sponsorship are seen as major recruiters for young smokers, so the Government aims to bring in a total advertising ban by 2000 — a year ahead of the date set by the European Union — and

to end all arts and sports sponsorship, including for Formula One, by 2006.

"I dread the thought of today's trendy youngsters filling tomorrow's cancer wards," Tessa Jowell, the Public Health Minister, said. "Tobacco is the only drug that kills if used as the manufacturers intend."

With figures showing that poorer people are largely ignoring campaigns to quit smoking, the Government will set up non-smoking clinics in working-class areas and is expected to make nicotine patches available on prescription. Nicotine chewing gum will probably go on general sale.

Restaurant and pub owners and employers will be under pressure to introduce better ventilation systems and no-smoking areas. They will be threatened with legislation to force them to do this if they fail to do so voluntarily.



Pam Taylor and Anna, the golden retriever trained by the Support Dogs charity to help her around the house.

Dog becomes woman's best friend

By CLAUDIA JOSEPH

A WOMAN with Parkinson's disease has had her life transformed for the better by one of a small number of dogs trained to help sufferers to cope with everyday tasks.

Pam Taylor is benefiting from a pilot programme set up in the United States and now extended to Britain. Anna, a golden retriever placed with her as a puppy, has been taught to fetch her post, pick up the telephone and unload the washing machine.

lives in Burton-on-Trent, Staffordshire, with her husband, Robert, and one of their two grown-up sons, was found to have Parkinson's a year ago. She also has multiple sclerosis.

"The dog has made a huge difference. I couldn't cope without her," she said. "It would put a lot of strain on my family. I have very bad tremors in my arms and hands and I drop everything, but Anna is always there. She will pick up everything."

"To Anna it's a real game. She absolutely loves it. She fetches the post for me, picks up the phone and opens

doors. She even gets the washing out of the machine. Unfortunately, she can't do the ironing."

The American programme is being piloted by Independent Dogs Incorporated, a non-profit-making organisation, with sponsorship from Pennsylvania Hospital and the pharmaceutical company SmithKline Beecham.

In Britain, Support Dogs has been training animals to look after people with disabilities including epilepsy and multiple sclerosis. The charity has trained three dogs, including Anna, to care for Parkinson's disease sufferers.

Take a condom to parties, young told

By OUR MEDICAL CORRESPONDENT

THREE quarters of young people drink heavily at Christmas parties and one in seven will have unsafe sex while drunk, according to a survey by the Health Education Authority.

The authority, which is starting a £220,000 safe-sex campaign for the holiday period, adds that, on average, somebody is infected with HIV every eight hours.

Figures from the Public Health Laboratory Service show the greatest rise in the two commonest sexually transmitted diseases is found among 16 to 19-year-olds, with diagnoses of chlamydia up by 31 per cent in 1996-97 and of genital warts by 13 per cent.

National Statistics of 1,600 youngsters over 16 found that one in ten could not remember if they had sex on the night of a party and that one in five had sex while drunk.

One in five had been in a fight at a party and three out of five were sick the morning after.

Nearly one in five of the men had been in trouble with the police, and only one in ten of the 20 to 24 age group had not done something they regretted afterwards.

Teenager found dead in cell

A TEENAGER has been found hanging in his cell at Britain's first privately run jail, the second apparent suicide there in four days.

Two prisoners have now died at the £50 million Parc Prison at Bridgend, South Wales, which is run by Securicor, since it opened 13 months ago.

Michael Rooke, 19, of Maesteg, Mid Glamorgan, was found hanging in the Young Offenders' Wing. He was alone in the cell. A Home Office inquiry has been started into the death.

On Tuesday last week the body of Delwyn Price, 30, a remand prisoner, was discovered in his cell at Parc.

THE NEW EBAC 2000 PORTABLE DEHUMIDIFIER

MAKE LIGHT WORK OF CONDENSATION AND DAMPNESS

Ebac present their new concept in dehumidifiers - the 2000 Series. It's a new generation of lightweight, truly portable dehumidifiers, designed to be used wherever you have a condensation or dampness problem.

Moving one around the home is so easy with an ergonomically designed handle and smooth user-friendly shape. Just plug it in wherever there's a problem and you're off.

No-one understands the problems caused by excess moisture better than Ebac; condensation, peeling wallpaper, mould spots on furniture and clothes and even damp patches on walls. Ebac have ensured that the new 2000 Series, using state of the art technology and designed specifically for the British climate, is more than a match for any excess humidity in your home.

There are two models in the range, the 2400 and 2600. All you need to do is choose the right extraction capacity for your size of property. Both are sleek, smooth and beautifully designed in a choice of colours to complement your home.

EUROPE'S BEST SELLING DEHUMIDIFIERS



For more information contact our helpline on 01388 602602 8am-6.30pm Mon-Fri and 9am-1pm Saturday Visit us at www.ebac.co.uk or visit your nearest stockist: Available from: Alders, Apollo 2000, Comet, Electricity Plus, Eurocity, Homebase, House of Fraser stores, John Lewis Partnership, Mann Electricals, Miller Bros, Northern Electric, Selected Co-ops, ScottishPower Lifestyle Plus, Shop Electric, State of Guernsey Electricity, Tempo Electrical and Computer Superstores and all good electrical retailers.

A HAPPY CHRISTMAS IS JUST A SWIFTCALL AWAY.

Your friends and family have never been nearer with Swiftcall. The international phone call specialists. Our rates are so low you can make amazing savings to thousands of destinations.

USA 9P AUSTRALIA 16P IRELAND 10P

You don't have to alter your existing phone line to set it up and our pre-paid accounts enable you to control exactly how much you spend.

Free call 0800 769 0022 and open your account today.

*All prices are per minute, include VAT and are correct as of 1/12/98. SWIFTCALL Limited is part of KDD, Japan's leading telecommunications company.

LEE may | his ov | was pi | on hin | City, | Africa, | wood | cheer | round | Challe | 25-year | season | put on | receive | been | Tour g | The t | Westw | were C | Darren | ished | Order | won the | sixth su | precede | tured a | United | stroke | was no e | the mar | dominar | continen

THE For your neeas

European hospitality has many faces.



The Qualiflyer Group
The European Experience

The Qualiflyer Group is more than an alliance of ten European airlines; it's a celebration of traditional regional hospitality and national cuisines. And, with hubs in Zurich, Vienna, Brussels, Lisbon, Istanbul, Paris, Basel, Salzburg and Nice, the network also offers fast connections to 200 European cities and over 400 destinations in Asia, Africa, North and South America, Australia and the Pacific. Call the office of The Qualiflyer Group, Airline enquiries, 01 454 1111 or visit our website www.qualiflyer.com

swissair

AUSTRIAN AIRLINES

sabena

AIR PORTUGAL

TURKISH AIRLINES

AOA

crossair

Austrian Airlines

tyrolean

AIR LIGURIA

Part-time officers aid covert war on drugs

BY STEWART TENDLER
CRIME CORRESPONDENT

AMATEUR police officers are to be recruited to help in the fight against drug-trafficking and to work undercover on surveillance.

The plan involves uniformed special constables who work unpaid in their spare time and often replace regular officers who are called away from normal duties.

Roy Penrose, head of the National Crime Squad, is writing to every chief constable in England and Wales asking them to release special constables to help his officers. His appeal follows the successful secondment of eight specials by Hertfordshire police to the NCS against a trio of traffickers.

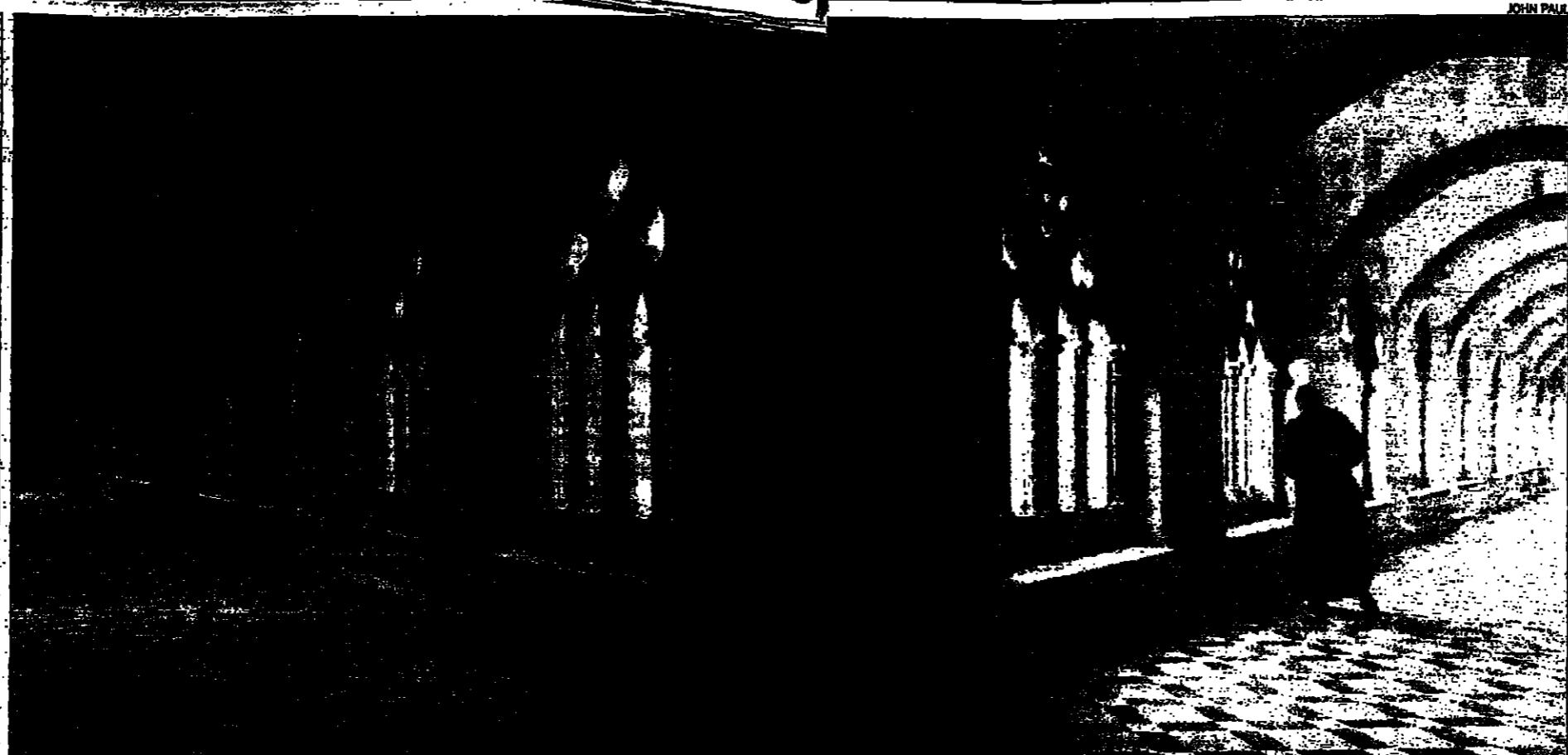
The NCS, the nearest British equivalent to the FBI, used the officers to watch and film suspects. They collected the video camera film and logged information over a two year period. Their work earned them a commendation from the detective chief inspector running the case.

The three suspects were jailed a few weeks ago for conspiracy to supply cannabis and jailed for a total of 22 years. They were also given a £1 million forfeiture order.

Peter Mould, commandant of the Hertfordshire specials, said: "The use of the specials in an operation such as this is highly unusual and this particular operation may set a precedent." A spokesman for the NCS confirmed that the squad would be writing to every other force asking them to consider releasing specials.

There are about 20,000 specials working in forces around the country and are deployed according to the decisions of regional chief constables, but they have been given increasing responsibilities. In some parts of London they now staff entire police stations at weekends. They also provide police cover at non-controversial public events such as shows and fairs.

They are unpaid, apart from out-of-pocket expenses, and must perform a minimum number of hours of duty each week or month.



The ten Benedictine monks will soon have to leave their home at Fort Augustus Abbey. Diversification into commerce has failed to save the 122-year-old community

Last bell tolls for Loch Ness monks

By GILLIAN HARRIS
SCOTLAND CORRESPONDENT

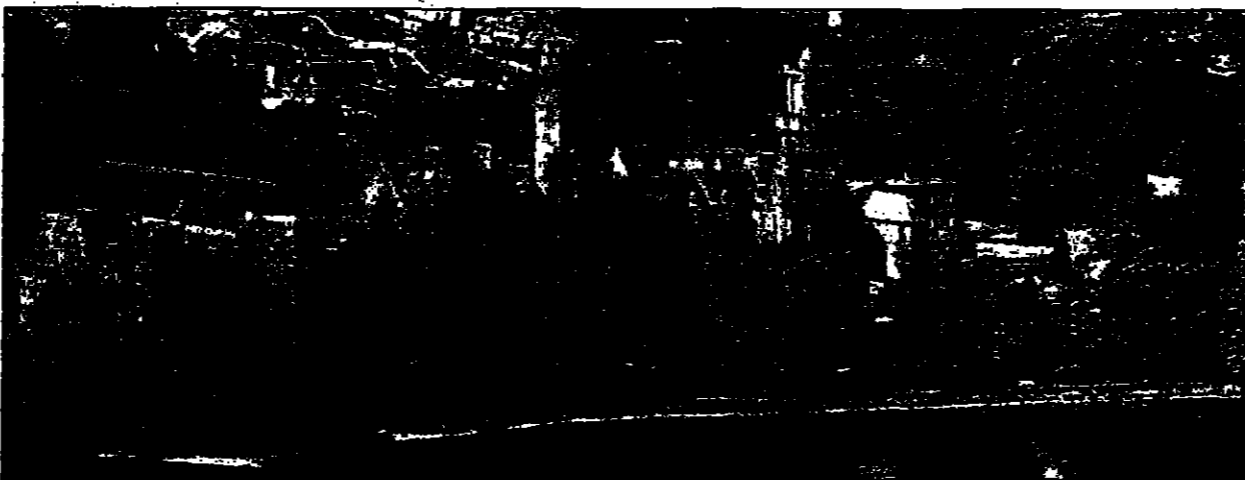
SCOTLAND'S oldest working monastery, on the shores of Loch Ness, is preparing to close after 122 years. Economic hardship has forced the ten Benedictine monks living in the shadow of Fort Augustus Abbey to disperse. By the end of the year the once-bustling building will be empty.

It is a painful time for the tight-knit order. In recent years they have worked tirelessly to promote tourism ventures, to raise money to keep the monastery open. The prospect of closure was one the monks were determined to avoid.

But last month, after two disappointing summers, they admitted defeat. In a statement, the monks said: "The monastic community resolved at a meeting that they should start the process of closing the monastery. The community members have been declining over the years. The present numbers make it very difficult to maintain the full round of monastic life. In addition, the buildings are now too large for the community."

The monks are now in the process of transferring to other monasteries around the country. "It is as if a close relative has died," said one. Within the coming weeks, the monastery administrators will close the 80-bed accommodation block for holidaymakers, the tourist and heritage centre, the Celtic craft shop, the Les Rouliers-approved Abbot's Table restaurant and the main shop. About 50 people from the nearby village of Fort Augustus who were employed to run the businesses face losing their jobs.

It is a sad end for a monastery that dominated the surrounding Highland communities. Built in the 1730s on the site of a Hanoverian fort, it was named after William Augustus, Duke of Cumberland. The embryonic monastery was captured in 1745 by an Irish regiment supporting Bonnie Prince Charlie and held until the Battle of Culloden. In 1876 the land was given over to



The abbey, which lies at the south end of Loch Ness. It was built in the 1730s on the site of a Hanoverian fort

Loat Estates, owned by Lord Lovat, whose family bought the buildings from the Government, for educational and religious use. The monks paid a peppercorn rent, which today is £1 a year.

After the monks depart, the abbey grounds will revert to Lovat Estates, owned by Lord Lovat, the brother of the model Honor Fraser. There are no plans for development, although it has been suggested that the monastery could become a hotel.

Since their arrival more than a century ago, the monks have led a simple life of quiet devotion. The bell tolls five times a day, calling the order to prayer. Besides their religious duties, the monks also play an active role in the businesses run from the monastery. Father Paul Bonnici, a Maltese-born member of the order who set up the mail-order company that specialised in Celtic crafts, was not afraid to barter with stallholders when he visited trade fairs. "I had no experience and no contacts when this was wished upon me," he said. "But the Maltese have always been great traders."

With the monks' departure will come new businesses. Alison Sharp, the marketing manager with Inverness and Nairn Enterprise, said: "We are confident that this magnificent site at the south end of Loch Ness offers great potential for a more commercially focused operation." But for now the monks want to be left in peace to sift through their memories.

Football player dies at 19 of heart attack

BY A CORRESPONDENT

A PROMISING professional footballer who died while celebrating his 19th birthday is believed to have had a rare heart disorder.

The Motherwell player Andy Thomson died in the arms of his girlfriend after a heart attack at his home in Bellshill, North Lanarkshire, on Friday. The teenager was a striker in the under-21 squad of the Scottish Premier League team and had been expected to make his first-team debut this season. He collapsed while he and his girlfriend were quietly celebrating his birthday the previous day.

Doctors believe that he may have been a victim of hypertrophic cardiomyopathy, which also claimed the life of 15-year-old Daniel Yorath, son of the former Wales football manager Terry Yorath.

Mr Thomson's death brought a renewed call for compulsory screening for families with a history of heart defects. The Cardiomyopathy Association said that hundreds of lives could be saved each year if simple ECG examinations were conducted on those who may be at risk.

At least four young people in the United Kingdom die each week from heart conditions such as hypertrophic cardiomyopathy, collectively known as Sudden Death Syndrome. The disorders are often passed down through families but may go undetected.

A spokeswoman said: "It would be difficult to screen everyone, but we want family members referred to a cardiologist if they could be at risk from inheriting one of these conditions."

The association said that a pilot programme in the Veneto region of Italy has considerably reduced the number of deaths. All schoolchildren are tested by doctors each year and receive certificates confirming that they are fit to take part in school exercise.

DEATH BY POST MORTEM

Grantchell

096 4665

Home Service

096 4665

TV FROM THE HEART

European hospitality has many faces.

The Quality Group is more than an alliance of European Airlines - it's a celebration of traditional hospitality and national cuisines. And, with hubs in Zurich, Vienna, Brussels, Lisbon, Istanbul, Paris, Basel, Salzburg and Nice, the network also offers fast connections to over 200 European cities and over 300 destinations in Asia, Africa, North and South America and Australia. Call the office of The Quality Group or the nearest office to find out more.

ALITALIA AIRLINES | sabena | Austrian Airlines | Lufthansa | TAP AIRLINES | crossair | Edelweiss | tytolecan | AIR ITRORAL

'Family values' Republican says he is gay

MICHAEL HUFFINGTON, one of the most peculiar American upstarts of the 1990s, has put an end to stubborn rumours and his own political career by declaring that he is homosexual.

Four years ago Mr Huffington, heir to a £70 million Texas natural gas fortune, spent more than a third of it on the most expensive US Senate race in history.

As a conservative Republican in favour of "a government that does nothing", he lost narrowly to California's Dianne Feinstein, then swifly vanished from the headlines. He has since dabbled in film production and Greek Orthodoxy and, in a revelation likely to dominate Washington small talk for days, has started dating other men.

In a long interview in next month's *Esquire* magazine, Mr Huffington says he has "been through a long process of finding out the truth about me" and that "I know now that my sexuality is part of who I am".

Pundits and voters tried hard to find out the truth about the gangly, Stanford-educated millionaire during his 1994 campaign. They largely failed. Mr Huffington was at first written off as a nonentity in thrall to his charismatic Greek-born wife, Arianna Stassinopoulos Huffington.

Big-spending maverick of 1994 Senate race comes out, Giles Whittell writes

who is now divorced from him and who commented yesterday: "I wish Michael well; all that matters to me is that he is a good father to our children." During their years together in the political spotlight, both Huffingtons extolled the virtues of the traditional nuclear family as the only possible basis for a civilised society. Michael's admission did not come as a complete surprise to his ex-wife, however. He reportedly told her about his past homosexual activity before they were married.

Mr Huffington would make "a good apprentice at McDonald's", one Republican critic sneered at the height of the Senate race. He ran a tightly orchestrated campaign with almost no live interviews, and was taken seriously by the national press only when saturation television advertising brought him a narrow lead in polls days before the election. Rumours that Mr Huffington was gay circulated during

the intensely negative campaign, but remarkably did not reach the public until yesterday.

Over an "extremely painful and difficult" series of interviews lasting 20 hours, he revealed that he first went out with other men in Houston in the 1970s, the writer David Brock told the *Washington Post*. Mr Huffington was "guilt-ridden and depressed" over his homosexuality, he told Mr Brock, and vowed privately to suppress it. He married Ms Stassinopoulos in 1986 and was elected to the US House of Representatives in 1992, representing a Los Angeles district.

As a Congressman, Mr Huffington spent little time in Washington and participated hardly at all in day-to-day politics, a tactic that was at least consistent with the stridently anti-government message he played to Californian voters in 1994. He was one of the few Republicans to back the idea of gays in the armed forces, but otherwise won lukewarm reviews from gay and lesbian activists.

He now insists he is glad to have lost his Senate race and is at peace with himself. "Mike Huffington wants you to know he's happy now; really, really happy," Mr Brock writes.

He is no longer a Republican and may yet declare him-



Michael Huffington and his wife Arianna Stassinopoulos during the 1994 campaign

self a Democrat, but said he would make no more public forays into politics.

Mr Brock, who is also gay, gained notoriety in Washington with his "Troopergate" story alleging that State troopers routinely procured women

for Bill Clinton when he was Governor of Arkansas.

Mr Huffington drew a fine distinction between "homosexual" and "gay", a word he felt carried too much "baggage" and did not apply to him. But a quiet career supporting gay

causes still seems to be an option. In October he made a \$140,000 grant to the University of Southern California for the formation and teaching of graduate courses in sensitivity in reporting issues of sexual orientation.

WORLD IN BRIEF

Mandela rejects general amnesty

Johannesburg. President Mandela has rejected calls for a general amnesty for human rights violators in the apartheid era who were implicated in the report of the Truth and Reconciliation Commission last month (Ray Kennedy writes). "That debate is futile. I will resist that with every power that I have," he said in an interview published yesterday. Many African National Congress members in KwaZulu/Natal, where thousands died in battles with the Inkatha Freedom Party, want a general amnesty in the province to keep the uneasy truce. Mr Mandela said only individual amnesty appeals would be considered. The commission's amnesty committee has granted less than 200 pardons out of more than 7,000 applications.

Lubyanka protest

Moscow. Hundreds of victims of Communist repression gathered in Lubyanka Square here on Saturday to protest at the Duma's decision to resurrect the square's statue of Felix Dzerzhinsky, founder of the secret police (Anna Blundy writes). Toppled in 1991 in a symbolic move to mark the end of the Soviet era, he has become a hero for those nostalgic for the old order. "Dzerzhinsky was an executioner," one old lady shouted. Many of the demonstrators spent much of their lives in the concentration camps set up by Dzerzhinsky himself.

Dissident's sister held

Riyadh. The sister of the exiled Saudi dissident, Muhammad al-Massari, has been detained in Saudi Arabia, the Islamic Observation Centre, a human rights group, said in a statement. Suha al-Massari, 33, was held in the Red Sea port of Jiddah on arrival from London last Monday and taken to Al-Hayer prison in the capital, Riyadh, it said. A Saudi official confirmed the detention and said authorities were questioning her about her brother's activities in London. (AP)

Hoffa Jr takes over

Washington. Jimmy Hoffa, right, is back. The son of the infamous union boss has won the leadership of the International Brotherhood of Teamsters, the post that once made his father arguably the most powerful man in the United States after the President (Darrin Whitworth writes). Jimmy Hoffa Jr, 57, campaigned to return the union to the glory days of his father, who struck fear into the hearts of Americans in the late 1950s and 1960s.



Bride price tumbles

Dubai. Couples are to be fined 500,000 dirhams (£77,400) and possibly go to jail for having expensive weddings here. The *Gulf News* said the law, introduced by Sheikh Zayed bin Sultan al-Nahyan, the Emirates President, was intended to make it possible for more young people to marry by making weddings affordable. Sheikh Muhammad bin Rakaad al-Amiri, of the Emirates' Marriage Fund, which helps to pay for weddings, said the length of the jail term had not been set. (AP)

Chávez rides high as 11 million Venezuelans vote

FROM GABRIELLA GAMINI IN CARACAS

ELEVEN million Venezuelans went to the polls yesterday to decide whether the populist leader of a military coup, a Yale-educated free-market economist or a former Miss Universe would be their next President.

Opinion polls in the run-up to the elections indicated that Hugo Chávez, 44, a charismatic former paratrooper

who has vowed to "fry" corrupt politicians and delighted the disgruntled underclass with speeches condemning "savage capitalism", is the clear favourite to win.

Señor Chávez has discarded the army fatigues and face-paint image which made him famous when he attempted to topple one of Latin America's most stable democracies during a failed armed coup in February 1992.

His popularity has increased be-

cause most Venezuelans, disillusioned with a corrupt system and an economy in recession, see him as the catalyst for change.

The middle and upper classes, however, see him as a hot-headed demagogue and fear that he has a Jekyll and Hyde character. They also believe that his proposals to dissolve Congress and rewrite the Constitution represent a threat to a stable democracy.

Señor Chávez's closest rival is Hen-

rique Salas Romer, a US-educated economist who was later Governor of the rich rural state of Carabobo. He is backed by Venezuela's largely discredited traditional parties, who have united in "defence of democracy".

Among the other candidates is Irene Sáez, a former beauty queen who has become the successful Mayor of Caracas, one of the richest districts in Caracas. Crowned Miss Universe in 1981, she is seen as a "Miss Clean".



Chávez favourite to win



BMW believes that driving should always be an entertaining experience. That's why, like every BMW, the new 7 Series has rear-wheel drive and near perfect front-to-rear weight distribution. Not only does this improve road-holding but it also makes handling exceptionally agile. VANOS and Double-VANOS have further refined the 8-cylinder and 6-cylinder engines to deliver the kind of performance you wouldn't normally associate with a luxury car of this size. While the new chassis control systems ensure that the thrills of the road never turn into spills. In short, the 1999 BMW 7 Series gives you the opportunity to take part in the action. Cut.

Model featured BMW 728i priced at £37,545 on the road. Price correct at time of going to press. BMW Information: PO, Box 161, Croydon, Surrey CR9 1QB; 0800 325 600; www.bmw.co.uk

'Eye for an eye' attacks pit Muslim against Christian in Indonesia

AS CHRISTIANS around the world look forward to the celebration of Christmas and Muslims prepare to observe the holy month of Ramadan, the lead up to the religious holidays in Indonesia has been marred by a series of bloody clashes.

Yesterday about 600 Roman Catholics gathered outside the burnt remains of the Kare Catholic Church in Ujungpandang on the island of Sulawesi. Riot guards stood by as the group read passages from the Bible. Three days earlier, a Muslim mob had broken into the church, smashed statues and set fire to pews and prayer books before using kerosene to ignite the church. It was the latest in a series of at least five "eye for an eye" attacks on churches or mosques sparked by a gang-fight between Muslims and Christians in the north Jakarta district of Ketapang that left 13 Christians dead and 22 churches burnt or looted. Rumours that a mosque that been burnt down provoked the rioting.

Patricia Nunan in Jakarta reports on the religious battles tearing a nation apart

The wave of violence prompted Abdurrahman Wahid, the leader of Indonesia's largest Muslim group, Nhadlatul Ulama, to give a warning that the nation is heading for a "social revolution" because the Government of President Habibie has failed to resolve tensions between the two groups.

"President Habibie has no political sense," Mr Wahid was reported as saying. "Therefore what we can expect is social revolution - which is frightening."

More than 90 per cent of Indonesia's 200 million people are Muslim, making it the world's most populous Muslim nation. But the country, which is spread over tens of thousands of islands, is also host to dozens of ethnic groups and religions.

Most analysts dismiss the theory that the Muslim-Christian clashes are a sign of a disintegrating national identity brought on by the country's continuing economic crisis and political upheaval. Most people believe that the religious violence was organised by an unidentified group bent on creating unrest across Indonesia for its own political goals.

"The nation is still there," said Dr Indria Samego, a political analyst with the Indonesian Institute of Sciences in Jakarta. "It is the political elite that is taking advantage of the minor differences between people." This view is echoed by President Habibie, who condemned the clashes, which he blamed on unnamed "provocateurs".

The spectre of an unknown group of thugs manipulating ethnic, religious and political differences in Indonesia to create chaos is frequently raised - but little evidence is ever presented to back up any of the dozens of conspiracy theories floated by the Government, political analysts and journalists. Students and opposition leaders accuse former President Suharto, who was forced to resign last May, of being the so-called "invisible hand" behind a wave of murders in East Java.

White House on rack again over impeachment

FROM DAMIAN WHITWORTH IN WASHINGTON

AS IMPEACHMENT hearings reach their climax this week, the White House is more worried than it has been for weeks that President Clinton could become only the second President in history to be impeached by the House of Representatives and sent for trial in the Senate for high crimes and misdemeanours.

Enthusiasm for a deal that would have let Mr Clinton off with a vote of censure appears to have waned in recent days after he sent the House Judiciary Committee answers to 81 questions it had posed as part of its investigation of his conduct in the Lewinsky affair.

He angered Republicans and some Democrats by sticking to the legal hair-splitting he used to defend himself when interviewed before the grand jury.

The Judiciary Committee is certain to return at least one article of impeachment, probably relating to perjury, in a vote this week. The full House will then be required to vote on impeachment, which is the equivalent of indictment.

It looks unlikely that a trial in the Senate would result in Mr Clinton's removal from office, because a two-thirds



Clinton yesterday: head seen for more contrition

majority would be needed. But he would face a trial that could last months and enter history as only the second President to be impeached by the full House after Andrew Johnson, who escaped removal from office by one vote in the 1860s.

Ever since last month's mid-term elections, in which the American people indicated that they were fed up with the impeachment process, there have been moves to wrap it up quickly. Hopes grew among Democrats that Mr Clinton

could escape with a vote of censure. But he relies on the votes of a very few moderate Republicans and Democrats who are dithering.

Five Republicans have said they will vote against impeachment, but three Democrats have said they will vote in favour. Initially it appeared that 15 to 20 Republicans were likely to vote against. But as both sides tried to count the votes this weekend, it seemed just five votes one way or the other would decide the issue.

An alarmed White House has said it is "listening aggressively" to all proposals of forms of censure, perhaps including a fine.

Nevertheless, Mr Clinton's best hopes may rest on how his lawyers present his defence. Moderates on both sides of the House will be looking for more contrition.

"This is a momentous week," said George Stephanopoulos, Mr Clinton's former adviser. "The House Judiciary Committee will vote to impeach and the White House is very worried, more than it has been in months. It is going to have to be more contrite, more open, and appeal to those moderate Republicans."



Albert Gore Sr with his son Al, the Vice-President, who is expected soon to announce that he plans to run for president at the next election

Clinton mourns 'great patriot' as Gore's father dies

Washington: President Clinton paid tribute to Albert Gore Sr, father of the Vice-President, who has died, aged 90, weeks before his son's expected announcement that he will run for president (Damian Whitworth writes).

Mr Gore Sr, who represented Tennessee in the US House and Senate for 32 years, died on Saturday of natural causes at his home in Carthage, east of Nashville, with his son at his bedside.

The elder Gore was known for his homespun, "hillbilly" style and for punctuating his speeches by playing the fiddle. He encouraged his son, who spent much of his youth living in Washington, to run for office but maintained a careful distance as he climbed up the

political ladder to within sight of the White House. On learning of his death, Mr Clinton praised Mr Gore Sr as "the embodiment of everything public service ought to be. He was a teacher, he was a progressive, he helped to connect the South

with the rest of America. The country has lost a great patriot, a great public servant, a man who was truly a real role model for young people like me in the South in the 1960s".

Obituary, page 25

Widescreen entertainment.

Also available on video.

For more information on the new BMW 7 Series and a chance to experience Widescreen entertainment for yourself, simply complete the coupon below and send it to: BMW Information Service, P.O. Box 161, Croydon CR9 1QB. Alternatively contact 0800 325 600 or www.bmw.co.uk

Mr/Ms/Miss: _____ Initials: _____ Surname: _____ Postcode: _____ Address: _____ Present car make and model: _____ Year of registration: _____ Replacement date (eg. March = 3): month year Daytime telephone number: _____



The 1999 BMW 7 Series

'Hit squad' fear casts a shadow on Clinton visit

AN ADVANCE team of senior US officials was yesterday completing the details of this weekend's three-day Middle East visit by President Clinton, which is rapidly turning from a public-relations dream into a security and diplomatic nightmare.

The trip, due to include Gaza and Bethlehem as well as Israel, is the first by a US President to the autonomous Palestinian areas, and as such riddled with questions of symbolism and protocol — with Israeli officials reportedly "shocked" at the alleged preferential treatment being given to Palestinian demands.

In addition, as well as the obvious security risks posed by anti-American Islamic extremists, whose main stronghold is the Gaza Strip, there are also fears that pro-Iraqi militants — or even an Iraqi hit squad — might attempt an attack on the presidential motorcade.

Many Palestinians were angered by recent US threats of airstrikes against Baghdad and have long sided with President Saddam Hussein, whom they regard as a hero for his

Israelis 'shocked' at favour shown to Palestinians. Christopher Walker writes

willingness to stand up to the West and for targeting Israel with 39 Scud missiles in 1991.

Ahmed Tibi, an aide to Yasser Arafat, the Palestinian leader, refused to answer questions about a potential Israeli-backed attack on Mr Clinton during his visit. "People will be able to make their views known," Mr Tibi told Israel's Foreign Press Association. "But anything against the law will be stopped."

Even before Mr Clinton and his 1,000-strong delegation have arrived to take over the Jerusalem Hilton, the visit has become the focus for a hunger-strike by hundreds of Palestinians demanding prisoner-of-war status in Israeli prisons and accompanying violence

on the streets of the West Bank and east Jerusalem.

After a televised attack by a Palestinian mob on two Israelis near Ramallah last week, implementation of the interim peace accord reached at the Wye talks in October — for which the visit was originally seen as the triumphant conclusion — has been suspended by the Israeli Prime Minister, Benjamin Netanyahu.

Such is the extent of ill-feeling and mutual suspicion, with US officials expressing exasperation with both sides, that the Tel Aviv paper *Maariv* reported: "Over the weekend, officials were beginning to voice their assessment that the Americans might weigh postponing the presidential visit if no progress was made in the diplomatic area and the deadlock in the implementation process of the Wye agreement was not broken."

To try to achieve an urgent breakthrough, Dennis Ross, the special US peace envoy, will return here tomorrow. Both the Palestinians and Israelis are angered by the way in which Washington has re-



A Palestinian holds a picture of her father, held in an Israeli jail, in a sign of solidarity with hunger-striking inmates

sponded to the escalating Palestinian prisoners dispute, in which Mr Arafat insists that so-called "security prisoners" make up most of the 750 releases agreed at Wye, while Israel flatly refuses to free any member of Hamas or Arab "with Jewish blood on his hands". Mr Tibi insisted that in a pri-

ate conversation at Wye, Mr Clinton had suggested that the "Irish precedent" be followed in determining the prisoner release issue, while the US has belatedly backed the Israeli stand that it has the sole right to select those freed.

A senior Israeli official yesterday told *The Jerusalem*

Post that the Americans had taken too long to clarify the matter and had been equivocal. Accusing the Clinton Administration of "appeasement towards the Palestinians," the official added: "They (the Americans) obviously do not remember the 1930s, and have not studied the history books."

The official added that problems already surrounding the Clinton visit — such as his desire to fly into Gaza's new Palestinian airport on Air Force One — are part of a general US attempt "to snub the Israelis while carrying out, basically, a state visit to the Palestinian Authority".

Allies caution US over escort for Serbs

FROM TOM WALKER IN PRISTINA

BRITISH and other European diplomats in Kosovo have criticised a US policy of providing escort vehicles to Serb police convoys travelling through territory controlled by ethnic Albanian guerrillas, and have given a warning that there is a danger of conflict between the Kosovo Liberation Army and international monitors.

In the past month, bright orange American Humvee military jeeps have become a familiar sight at the head of columns of Serb police trucks and armoured personnel carriers, as they bring food, supplies and shift replacements to isolated Serb outposts in Albanian territory.

The Americans argue that their presence discourages the KLA from firing on

the police convoys, and that in turn denies President Milosevic of Yugoslavia an excuse for a renewed offensive against guerrilla bases in central Kosovo. Local KLA commanders, however, said their patience is being stretched to the limit.

"Its naive short-termism on the Americans' part to believe that this helps," said a senior source in the Pristina office of the Organisation for Security and Co-operation in Europe, which is in the process of taking overall command of the Kosovo Verification Mission. "You only achieve ceasefires through political will, rather than any physical presence. The Americans are falling into the same traps that befell them in Bosnia, where they seemed to think that if you provided one soldier for every refugee they'd go home."

The dispute centres on the former KLA

distribution centre of Malisevo, where the Serbs are occupying the police station for the first time in a decade. During the autumn they systematically destroyed much of the town's market and commercial base, with the clear intention of eradicating Malisevo's strategic importance to the guerrillas.

"For as long as they are there, we will attack them," said a KLA commander, who pointed out that there are no Serb civilians for miles around. For the Serbs, aided by the American presence, it is simply a case of grimly clinging on for as long as the supply convoys can reach them.

"I think that we should watch the police convoys and patrols from a distance, but not become more involved than that," said Duncan Bullivant, the OSCE spokesman in Pristina.

Green veto on Venice dam

Rome: An Italian government report on the protection of Venice will this week oppose the construction of a €1.5 billion floating dam, according to Italian press reports (Richard Owen writes).

The scheme has been approved by the Ministry of Public Works and a committee of five international experts. But the barrier, which would inflate during high tides to block the three entrances to the Venetian lagoon from the sea, is opposed by Greens at national level and on Venice council.

Bomb alerts blight St Petersburg poll

FROM ANNA BLUNDY IN MOSCOW

VOTING in St Petersburg yesterday for the city's legislative assembly was marred by bomb scares in at least three polling stations.

The election campaign, brought to international attention by the murder of Galina Starovoitova, the pro-democracy politician and resident of the city, included contract killings and allegations of vote-buying. The city's electoral commission expects a turnout of 35 per cent.

The liberal parties supported by Mrs Starovoitova say their opponents are backed by the criminals who killed her and accuse them of an all-encompassing "dirty tricks" campaign. Polling stations were heavily guarded yesterday, the first of two rounds of voting.

The liberals want a city charter limiting the powers of Vladimir Yakovlev, the city Governor, over the legislature. Mr Yakovlev has denied supporting anti-charter groups.

Spanish flag is raised on Rock

By DOMINIQUE SEARLE IN GIBRALTAR

SPAIN'S flag cast a shadow over the Rock for the first time since its capture in 1704 yesterday when right-wing Spanish extremists tore down the Union Jack and raised the red-and-yellow colours on Gibraltar's Moorish Castle.

Royal Gibraltar Police arrested seven men from the little-known Alliance for National Unity (AUN), including its leader, Ricardo Saenz de Ynestralza.

The flag flew for ten minutes as furious Gibraltarans called the police and heckled the group. Other group members set up a protest on the Spanish side of the frontier with Gibraltar behind a banner declaring "Gibraltar — Spanish".

The protest was timed to coincide with the 20th anniversary of the Spanish Constitution. Leaflets handed out by the group said the constitution demands territorial unity.

The incident comes at a tense moment for Gibraltar and it will embarrass the Spanish Government, which has been planning to get tough on Gibraltar.

Last week Willy Meyer, a Spanish MP of the United Left, broke the confidentiality of a briefing by Abel Matutes, the Spanish Foreign Minister.

He revealed that there was a "Plan B" under which Spain, sensing failure of proposals for temporary co-sovereignty, would enforce a "double filter" for traffic at the frontier as well as EU-based sanctions against Gibraltar.

Peter Caruana, Gibraltar's Chief Minister, said: "If Señor Matutes believes that, by threatening with strong measures, the Gibraltar Government or Britain is going to change its stand as regards sovereignty he is very mistaken."

The GCC, as it is now universally known, opens its 19th Summit meeting in Abu Dhabi today. It was founded almost two decades ago. It reflected the common inheritance, culture and beliefs of its six member states. It was created to further cooperation between them, and to aid in the harmonisation of their economies, legislation and diplomacy. It has two main tasks.

First, to provide a common forum for the efforts of its members to maintain stability in a volatile region. Secondly, to underpin the drive to establish a GCC free trade area, in which citizens, capital and goods can circulate freely.

The first GCC summit was held in May, 1981, against the backdrop of the Iran-Iraq war and the strains of rapid industrialisation. Most Arab endeavours to attain a measure of political unity had failed. Many were sceptical that the infant GCC would develop a mature role.

That it has done so is due to the powerful ties of kinship that have long linked its member states. The societies of the United Arab Emirates, Bahrain, Saudi Arabia, Oman, Qatar and Kuwait are based on the Islamic faith. They share common traditions, values and aspirations. The GCC is an expression of that common will.

The Iraqi invasion of Kuwait in 1990 was the most severe test of common purpose. Members regarded it as an aggression against them all and GCC countries played a critical role in the liberation of Kuwait. The crisis shaped the GCC as an effective regional power in preserving peace and security.

It is also, however, an economic bloc of

“If we have become an organisation to be reckoned with, it is because we are built on the bedrock of the unity and shared purpose of our members”

H.E. Sheikh Jamil Ibrahim Al-Jehailan Secretary-General

The 19th Summit of the Gulf Cooperation Council Abu Dhabi 7 to 9 December

global significance. Nearly half of the world's proven oil reserves lie beneath the soil or the territorial waters of the GCC. The successful implementation of the free internal market, under a Unified Economic Agreement, has made the GCC one of the world's largest trading blocs. Customs tariffs have been abolished on GCC-made products, and there is free movement of citizens, jobs and capital between member states.

The formal title of the GCC is the Cooperation Council for the Arab States of the Gulf. Its members are the United Arab Emirates, Bahrain, Saudi Arabia, Oman, Qatar and Kuwait. The United Arab Emirates is the federation of Abu Dhabi, Dubai, Ajman, Sharjah,



Umm Al Quwain, Ras Al Khaimah and Fujairah. GCC countries have some 45 per cent of the world's proven oil reserves, and 15 per cent of gas reserves. The region is a world leader in petrochemicals, but diversification is rapidly reducing dependence on oil-based industries. Indeed, tourism is one of the fastest growing newcomers, a tribute to excellent communications and infrastructure, high health standards, and the preservation of a unique cultural heritage.

Policy guidelines are laid down by the GCC's Supreme Council. This is made up of the six heads of state. The presidency rotates each year. The Council meets at an annual summit in December, this year in Abu Dhabi, and at other times if needed.

Government ministers, and ministerial committees,

meet regularly under the aegis of the GCC. Experts from individual countries are encouraged to exchange ideas and information.

The GCC secretariat general, under Sheikh Jamil Ibrahim Al-Jehailan, is headquartered in Riyadh, Saudi Arabia. It has a dual role. It examines issues of common interest and drafts policy proposals in close cooperation with member states. It also helps to ensure that the experience of one member state is absorbed by the others.

It is charged with encouraging uniform regulations in all major areas of economic and social policy. Individual departments deal with political, economic, military, legal, financial and administrative affairs. Much emphasis is placed on environmental and human resources.

A GCC Permanent Mission to the European Union is maintained in Brussels under an ambassador. The EU is the largest trading partner, and discussions for a free trade agreement between the EU and the GCC have been progressing for several years. Close relations are maintained with the United Nations and its agencies. The courtesy meeting between the UN and GCC Secretary-Generals at the General Assembly meeting in New York each September is well-established as a useful opportunity to discuss developments in the GCC region.

Considerable progress has been made in building common policies and institutions. The Gulf Standards Organisation approves common GCC standards. A Patent Office is being formed to standardise patent regulations. The Gulf Investment Corporation finances development projects. A GCC Commercial Arbitration Centre is used in trade disputes. There are no longer tariffs on GCC-made goods in the Free Trade Area. Each head of state has endowed a chair at the Gulf University in Bahrain. A regional electricity grid is being pioneered.



Pink crossover ballet cardigans for girls, £39 each, from the Little Badger catalogue (0171-498 4707)



From left: cotton pyjamas, £45; suede bag, £75, and blankets, from £21 to £75; dressing gown, £165. All from Toast (01558 668200)

Your lifestyle is

Mail order isn't what it used to be: today's catalogues are glossy, trendy and very chic

The idea of running a mail-order business sounds perfect: it can be managed from home, preferably somewhere large and picturesque in the country, and slotted in around family commitments. Better still, it allows — nay demands — that you pursue a seductive existence since marketing a lifestyle is de rigueur in the Nineties mail-order business, be it via pictures of Boden's jolly banker brigade or Christina Dosa's ultra-hip US West Coast home.

Then there are the products. Where once mail order was a mass-produced, style-free zone of polyester and hire-purchase payments, now it's all scented candles, linen pyjamas and

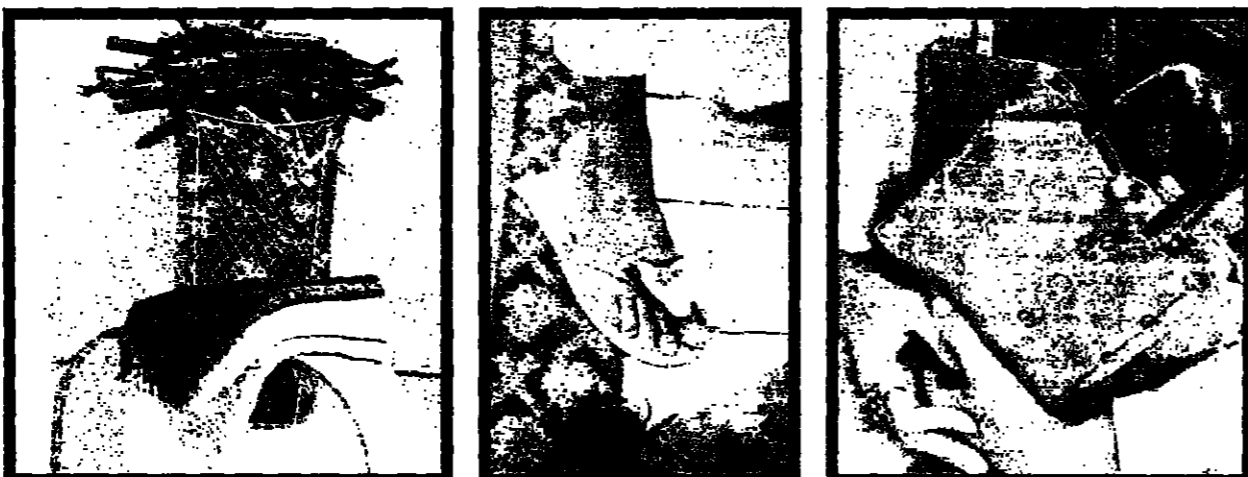
dinky baby outfits that have been hand-knitted by dear little ladies who love their jobs. The brochures are mini works of art: no more doorstep-sized versions that have all the production values of a piece of fax paper. No wonder mail order has become a kind of Nineties business nirvana — so much so that even retailers who already have their own shops are getting involved.

"People kept asking if they could order over the telephone," says Sam Robinson, co-owner of The Cross. She

and her business partner, Sarah Kean, have just launched their first mail-order catalogue. "So many people work or have small children that they haven't much time to go shopping."

The Cross catalogue is the first and possibly only piece of empire building for West London's small but perfectly formed purveyor of gorgeous bath and bedroom products, delicious children's clothes and heavenly shoes and dresses for grown-ups. "We thought for ages about how to bring

the atmosphere of The Cross to customers in Yorkshire," says Sarah. You can see why it was such a challenge. Sam and Sarah, both 32, are old friends who speak in such well-calibrated sequence that listening to them is like watching a Harold Pinter play. The shop is a happy outcome of their mutual astes: wildly chic but deliberately unimpeachable, it exudes an inimitable Holland Park aura (affluent but aspiring jilted-bohemian). Their catalogue is




From left: pashmina, £187; flip-flops, £25; silk bags, £25 each. All from The Cross catalogue (0171-221 8616)



Above: blue knitted coat-dress for baby, £39. Right: striped jumper, £39; pirate rucksack, £19.50. All from the Little Badger catalogue, details as before



JUST WHEN THE DAYS ARE GROWING SHORTER, HARRODS MAKES THEM LONGER.



Opening Hours:
December 9th to 23rd,
Mondays to Saturdays,
10am to 8pm.

It's that time of year when Harrods makes being late a virtue. From December 9th until December 23rd, hours of business for all departments will be extended from 10am until 8pm. So take advantage of the longer days to enjoy Harrods festive 'Christmas Creations', and to find absolutely everything on your Christmas list.



Harrods Ltd., Knightsbridge, London SW1X 7XL. Tel: 0171-730 1234.

Give men gifts you would love

IT MUST be a scientific fact that when it comes to Christmas presents, men are impossible to buy for. They seem incapable of identifying anything they want — which would be rather touching if it weren't so irritating. After years of fruitless and frustrating searches, I've come to the conclusion that the only solution is to buy them something you would like for yourself.

One needs to be reasonably subtle in this approach — it's no good presenting them with a beaded Matthew Williamson evening bag and expecting them to sink to their knees in gratitude.

In my experience, objects for the house are a good, worthy start, especially ones that have involved some artistic endeavour. Better still are pieces that may one day become heirlooms. (That way you can justify the price to him on the ground that he is now in possession of something that is bound to turn into a worthwhile investment.)

Clearly we are now in the realms of objets rather than objects, and the best objets of all are those that come from designers who also dabble in fashion. That way you can slip in a little something for yourself with very little effort, and almost no impact on the total bill. You will also co-ordinate beautifully with your house.

Donna Karan, Nicole Farhi, Betty Jackson and Margaret Howell all design home

FASHION DIARY
By Lisa Armstrong

collections. Top of the range are Georgina von Etzdorf and Kate Blee, who both design some of the most beautiful colourful rugs around (and at their rather steep prices, it's all too easy to throw in one of their scarves or shawls while barely registering the financial damage).

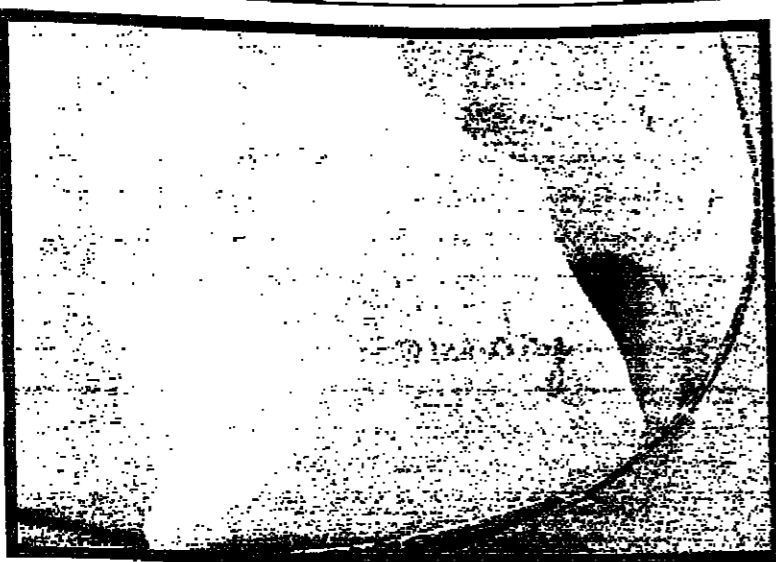
Then there's Bill Amberg, who designs masculine-looking leather desks, folders and briefcases, as well as robust bags for women. If the man you are shopping for doesn't deserve quite such a generous treat, Betty Jackson designs cushions and throws for Freeman's catalogues. I have yet to meet a man who actually likes either of these items, but it's worth a try.

Bill Amberg's home designs are available in his shop on 10 Chepstow Road, London, W2 (0171-727 3560); Georgina von Etzdorf's rugs are sold through Christopher Farr on Westbourne Green, W11 (0171-792 5761); Kate Blee's silk or wool scarves and shawls are in Egg on Kimerston Street, SW7; for stockists of her rugs, call Kappa Lambda on 0171-485 8522. For commissions, ring 0171-354 8676.

GIVENCHY

ORGANZA

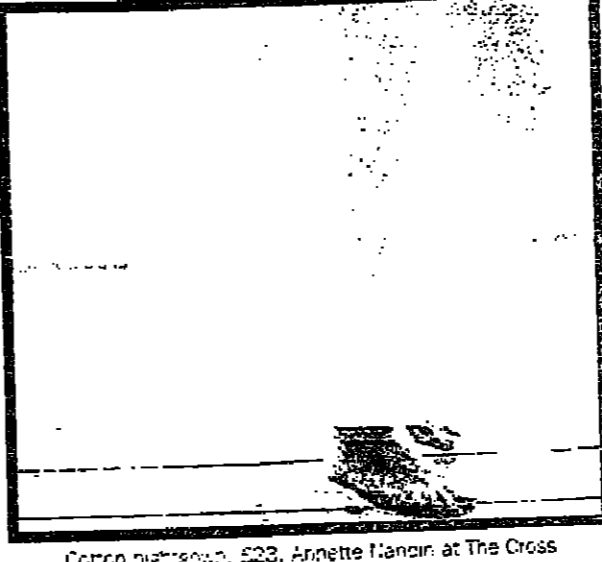
quelque chose en moi



Linon laundry bags, £26 each, from The Cross, details as before



Soaps, 75p each; ring, £12; hair clip, £8.50. All from The Cross



Cotton nightgown, £23, Annette Hancock at The Cross



Sam Robinson and Sarah Kean of The Cross

in the post



LISA ARMSTRONG FASHION EDITOR

filled with pictures of themselves wading across pastel backdrops with the kind of items that renew your faith in the life-restoring properties of knick-knacks.

"It's much more personal that way," says Sam. "Customers love to hear us telling them over the phone which things we actually own ourselves and how we like to wear the clothes."

Creating a sense of location is a buzz concept among mail-order companies. While Sarah and Sam transport Clarendon Cross to the South Dales, Toast delivers deepest Carmarthenshire to Chelsea. It isn't that the labels' nightwears of Agas and sheep — it's too minimalist and modern for that — but the address on the catalogue automatically acts as a soothing guarantee of rural values.

So do the voices on the end of the phone. "We make sure that the people who work here love the product, otherwise they can't communicate what we do," says Jessica Seaton, who with her husband, Jamie, runs Toast from their home, a converted Welsh barn surrounded by rolling countryside (complete with sheep in the surrounding fields, red and black tiles in the hallway and, yes, an Aga in the kitchen).

The Seaton began their business 20 years ago. They worked together on an archaeological site, became disillusioned with digging, got married and set up J & J Seaton, a knitwear company. They used £700 — her mother had given them as a wedding present to buy a knitting machine. He designed, she dyed, and together they shipped knits to New York, London and Beverly Hills. They were sufficiently

successful to be visited by the Princess Royal in her role as president of the British Clothing and Knitwear Export Council, an event that necessitated a new driveway "in case she and the bodyguards had to make a quick getaway". Then two years ago Jamie decided that he couldn't face staring at another piece of graph paper and they opened Toast.

"We loved the Eastern idea of pyjamas, which is to wear them all the time," says Jamie. "The idea with Toast is that it's idiosyncratic — anything we feel like doing — and doing mail order gives us more flexibility."

"They travel frequently. The house is littered with the kinds of products you don't find in central Wales. Last season they expanded, tentatively, into homeware — cushions, throws, pouffes, even marmalade — and doubled their turnover. "The beauty is that you can tightly control who the catalogue goes to so that you are mailing only like-minded people," says Jamie.

with Jo Wiley, Judi Dench and Joe Strummer.) In the early days, when the stress factor soared, Elaine would console herself by looking at the mailing list or listening to messages from satisfied customers.

"One of the reasons I always dreamt of doing mail order," says Ros, "was that it meant you could have more contact with your customers." It also means that Little Badger can keep down the prices of its clothes — which are all hand-knitted in the UK.

"If we had to go through a middleman they would be so expensive that we could probably only sell them in Harrods," says Elaine.

Little Badger has become a family concern. Their children toddle through heather and bracken for the brochure, which is photographed by Ros's partner, Ben, and look so adorable that it is tempting to ask if they are for sale as well. Even Elaine's husband, a banker, looks over the books, and "always tells us to cut costs".

But that doesn't mean it's a dilettante business. The idea with all these fledgling companies is to make money. "We had to familiarise ourselves quickly with spreadsheets and conversion rates (the number of purchases per catalogue)," says Sarah Kean. "Everyone wants to do mail order nowadays but there are so many horror stories about companies going belly-up that our bank manager only let us go into it because the shop had been a success."

Running a miniature empire via a modem has become a peculiarly Nineties idyll. And so has the idea of being able to buy everything for a perfect life without leaving home. It's "the lifestyle in the post" approach to shopping. The reality, inevitably, is that working from home comes with its own problems.

"The flexibility can cut both ways," says Ros. "You end up coming in when you're on maternity leave. And if something needs doing at week-ends, Elaine pops downstairs and does it. But we love it."

Sarah Kean's apartment is



The Little Badger team: Elaine Scott, left, with daughter Matilda, and Ros Badger with Martha



Jessica and Jamie Seaton from Toast

so bijou that she can see her computer and packing boxes from her bed, but she also loves living in The Cross's mail-order nerve centre — even though Lily, Sam's Staffordshire bull terrier, occasionally flattens a beautifully wrapped box by sleeping on it.

All of them appreciate working from home. "Wales is great," says Jamie Seaton, "and is made even better by the fact that we're constantly having to travel to big cities."

Pay Nothing until the Year 2000

On the UK's Best Christmas PC Deal!

All 9 items for just **£799** or **£938.83** inc VAT

Includes: 333M-II Family PC, FREE Printer, FREE Scanner, PLUS Business Home Software, PLUS IBM Speech Pack, PLUS Games Pack, PLUS Games Software, PLUS Educational Software, PLUS Modern Internet Pack, PLUS Digital Camera.

Order now for guaranteed Christmas delivery and pay nothing until the year 2000!

Gift Exchange: We want you to be happy with your Time PC. That's why if you change your mind within 14 days, you can exchange it for any other by best price or any difference and carriage.

Open Late Every Day: Our stores are open 7 days a week and until 8pm on weekends. We probably have a store with easy parking, within 15 minutes drive from your house!

75 is no age to be leaving home.

Many elderly people who are perfectly capable of looking after themselves are sometimes forced to leave their homes due to lack of funds.

As you'd imagine, the blow to their pride and independence can be a very hard one. But in many cases, a quite modest supplement to their income can make all the difference.

which is where Rukba comes in. We help not only by providing extra income but by providing active support through our volunteer visitors.

If you would like to know more about our work, or know someone who could benefit from our help, please telephone 0345 58 56 80 or return the coupon below.

Please send to: William Rathbone, Rukba, FREEPOST, 6 Avonmore Road, London W14 8BR. The Royal United Kingdom Beneficial Association, Reg. Charity No. 210729.

Name: _____
Address: _____
Postcode: _____

Rukba
Helping elderly people stay independent

STYLE FILE
by Deborah Brett

FASHION DESIGNER
ELSPETH GIBSON

Describe your personal style. Well-made clothes that are un-fussy and comfortable.

What period in fashion do you love?
The beatnik era and Audrey Hepburn because she was very glamorous and stylish.

What accessory/clothing can you not live without?
My Anya Hindmarch bag, called an Ebury, which is made from calf leather and is highly polished. It's very smart and practical.

What are your pet hates regarding fashion?
Any clothes that are over-designed.

Do you enjoy shopping?
Every now and then. I only go shopping when necessary — for presents and essentials.

How important is fashion to you?
It is very important. I love designing and creating new styles and am lucky to be able to indulge in what I enjoy.

What is your style motto?
Wear what makes you feel confident; don't try too hard.

The award winning PC manufacturer... that's the UK's largest PC retailer

0% APR Interest Free Credit
NO Deposit, NO Payments, NO Interest

26 APR

0800 774107

Time stores now open in...
Free Christmas Gifts...
(Offers extended to 15th Dec)

NEWS

Angry envoy fights back

In an unprecedented attack on the parliamentary ombudsman and Foreign Office ministers, Sir David Gore-Booth, the outgoing British High Commissioner to India, said yesterday that "somebody out there is taking pleasure from seeking to destroy my reputation slice by slice".

Animal rights alert on hunger striker

Security is being stepped up at laboratories and the homes of scientists amid fears of an explosion of violence by animal rights extremists as the hunger striker Barry Horne nears death. Horne, serving 18 years for a fire-bombing campaign, is in hospital after 62 days without food.

Money laundering

A television producer who is making a series on the House of Lords has won a prize for restoring the grandest ducal railway station in Britain.

Railway restored

Lawyers in at least 60 firms, including up to half a dozen of the biggest, are suspected by detectives and Customs officers of laundering millions of pounds of dirty money.

Pensioner pride

A government campaign to persuade poor pensioners to claim the State benefits to which they are entitled has foundered on the inimitable pride of Britain's oldest people. They have declined an extra £16-a-week.

Loch Ness monastery

Scotland's oldest monastery on the shores of Loch Ness is preparing to close after 122 years. Economic hardship has forced the ten resident Benedictine monks to disperse.

Son injected with HIV

A laboratory technician who worked drawing blood at a Missouri hospital was convicted at the weekend of stealing an HIV-tainted specimen and injecting it into his infant son to avoid paying child support.

US Senator is gay

Michael Huffington, who spent more than a third of his £70 million fortune on the 1994 US Senate race, has put an end to stubborn rumours and his own political career by declaring that he is homosexual.

Legal test challenge

A woman who brought accusations of rape is preparing a test challenge over the right to sue the Crown Prosecution Service after the trial against her alleged attacker collapsed because of a procedural error by the crown prosecutor.

EU power struggle

The simmering rivalry between Jean-Marie Le Pen, the veteran National Front leader, and Bruno Mégret, his ambitious deputy, has boiled over into an open power struggle that threatens to tear the extreme-right party apart ahead of next year's European elections.

Community care ends

A multimillion-pound programme to take seriously mentally ill people off the streets will be unveiled tomorrow, bringing to an end the community care system started by the previous Government in 1980.

Clinton's Gaza trip

An advance team of senior US officials was yesterday completing the details of this weekend's three-day Middle East visit by President Clinton, which is rapidly turning from a public-relations dream into a security and diplomatic nightmare.

Horse hair firm says neigh to move

A unique mill making hair fabric for royal palaces faces closure after its landlord announced plans to convert the historic building into 31 flats. Higher Flax Mill at Castle Cary in Somerset is the last in the world to manufacture the fabric, which has been used to upholster fine furniture since the days of Chippendale and Hepplewhite.



More than 250,000 tourists crammed inside Lincoln's castle walls at the weekend for Britain's largest Christmas market

BUSINESS

Rate cuts: The Bank of England is widely expected to cut base rates again this week in response to mounting evidence that the economic slowdown is affecting high-street sales.

FEATURES

High-cost Britain: As the euro debate grows fiercer, a survey by The Times of the 15 European Union member states shows that Britain is one of the most expensive and exhausting countries in which to live.

TOMORROW

IN THE TIMES

ARTS

A review of Rod Stewart's Glasgow concert as the ageing rocker launches his British tour

LAW

Helping the children of broken marriages to meet the absent parent

LOTTERY

4, 7, 23, 26, 27, 35. Bonus: 29. Two winners shared Saturday's £7.2m jackpot. 21 won £106,292 for five and the bonus; 954 won £1,462 for five numbers.



TOMORROW

IN THE TIMES

ARTS

A review of Rod Stewart's Glasgow concert as the ageing rocker launches his British tour

LAW

Helping the children of broken marriages to meet the absent parent

THE TIMES CROSSWORD NO 20,968

A crossword puzzle grid with numbers in the starting squares. The grid is 20 squares wide and 15 squares high.

ACROSS 1 Type, possibly, aiming to avoid this muscular problem? (7,5). 9 Marge's rival losing lead, say (5). 10 Offend, complaint being out of place (9). 11 Canon seen by river consuming hot dog (9). 12 Quit, having removed good stuff from trunk (5). 13 They go off in the direction of the theatre (6). 15 Language of a bureaucrat (8). 18 Panelling supplied with home within Berkshire town (8). 19 Too big to be right, stupid (6). 22 In combat he tackled the leader of Theses (5). 24 About noon, worker takes nearly half the cheese (9). 26 Popular clubs the eccentric go into in disguise (9). 27 Natural brown line initially removed from wood (5).

AA INFORMATION

Latest Road and Weather conditions. UK Weather - All regions 0326 644 610. UK Roads - All regions 0326 601 410.

Weather by Fax. 0326 601 410. Fax 0326 601 410.

World City Weather. 153 destinations world wide. 0326 411 224.

AA Car reports by fax. 0326 416 399.

HIGHEST & LOWEST

Table with 2 columns: City, Temperature. Includes cities like London, Manchester, Birmingham, etc.

FORECAST

General: Eastern and central England will start the day cold with some light snow flurries or patchy freezing rain, but it will turn milder and drier during the day.

ABROAD

Table with 4 columns: City, AM, HT, PM. Lists weather conditions for various international cities like Agaña, Almaty, Amman, etc.



Changes to the chart below from noon: low U will head towards Ireland and slowly R, low Q will remain over the eastern Baltic coastline and R. High H will transfer eastwards with central pressure unchanged.

Table with 4 columns: City, AM, HT, PM. Lists flight times and weather for various cities including Aberdeen, Amsterdam, Belfast, etc.

PRICE IS RIGHT

Lee Westwood goes out in the Million Dollar

LYNE TRISS

Playing Carr and mouse at Twickenham PAGE 31

DEFENDERS OF THE REALM

Magnificent England thwart South Africa's record bid

PLUS MICHAEL LYNAGH PAGE 29

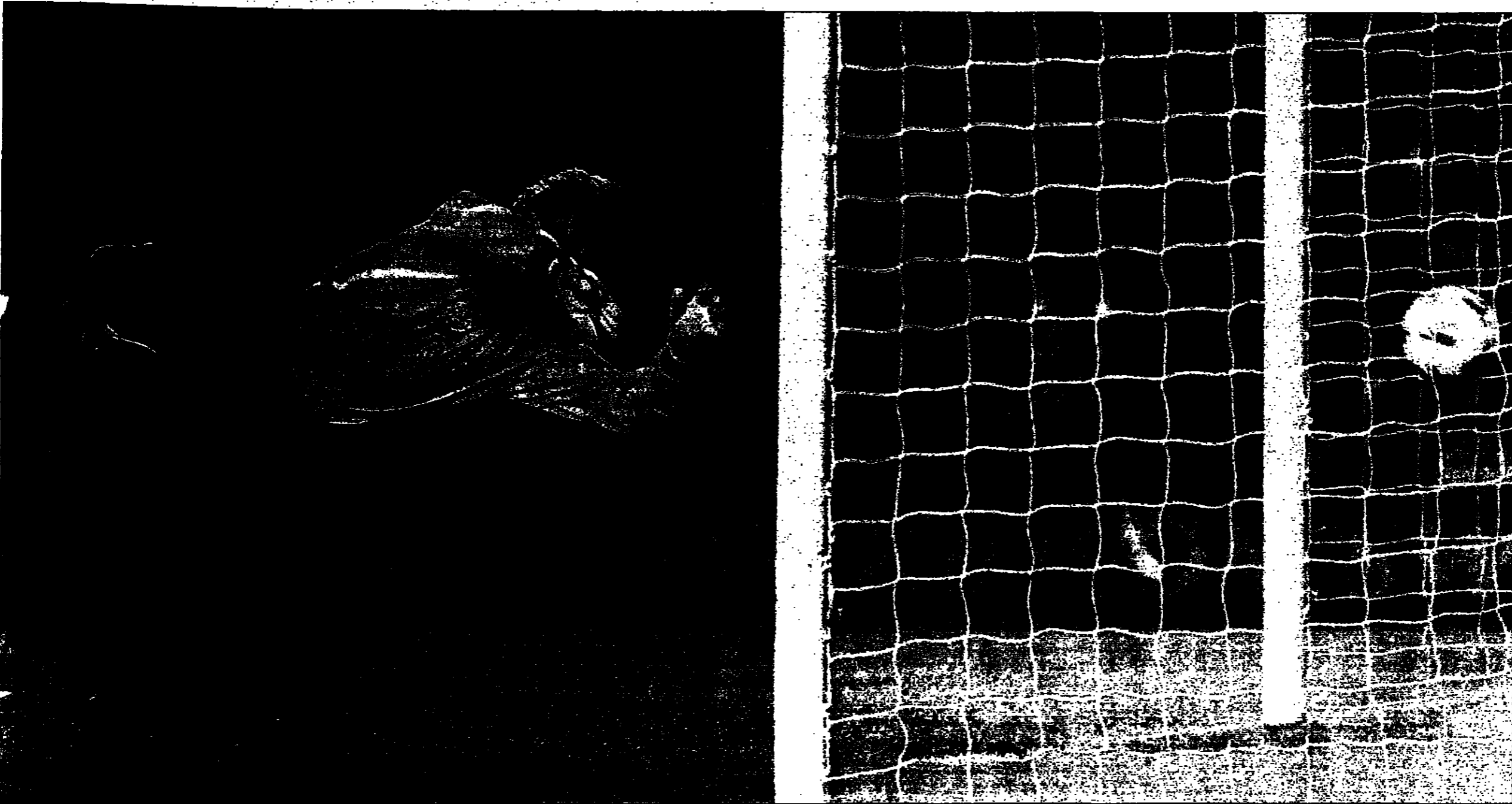
DARON HILL

Why I turned down McLaren and how I rediscovered the winning formula at Jordan PAGE 35

TIMES SPORT

MONDAY DECEMBER 7 1998

FAVOURITE SON STEALS THE SHOW AS NEWCASTLE DRAW



Schwarzer, the Middlesbrough goalkeeper, is unable to prevent a looping header by Dabizas, a late substitute, from earning Newcastle United a draw in a close-fought derby at the Riverside Stadium yesterday. Photograph: Marc Aspland

Gascoigne hits hot streak

BEFORE the game began, the Riverside Stadium witnessed a moving piece of symbolism. Regan Gascoigne, still learning to toddle, wobbled uncertainly out on to the pitch in a Middlesbrough No 8 shirt that looked big enough to be the one worn by his father and set off purposefully towards the goal, a ball at his feet. It took him about ten touches to make it to the penalty area, another five to get to the goal line. Mark Schwarzer, the Middlesbrough goalkeeper, moved aside obediently and the 2-year-old booted the ball joyfully into the net. Exhausted, he had to be carried back to the halfway line by his father to take his place alongside the other mascots.

The match that followed provided compelling evidence so far that Gascoigne, too, is continuing to take small steps towards a goal that he is determined to reach. Along with Andy Townsend and Steve Harper, the young Newcastle goalkeeper, he was the most accomplished player on view on a chill winter evening on Teesside, an integral part of the ongoing Middlesbrough success story. Gascoigne did not allow anything to distract him in his first appearance against his home-town club for ten years. The last time he played against Newcastle United, their supporters welcomed him with a shower of Mars bars. Yesterday, the Toon Army tried a different form of temptation when they sent two streakers out from their midst to fete him. He just turned his back on them and ran away.

The shame was that Middlesbrough could not quite secure the win that Gascoigne's performance merited. Twice, they surrendered the lead in this wildly oscillating, hard-fought North East derby that left them still in seventh place in the FA Carling Premiership, when a win would have taken them to fourth.

Yet if the game did not give the record crowd at the Riverside its expected first glimpse of Duncan Ferguson partnering Alan Shearer —

Shearer's hamstring injury has not yet healed — it did allow them to revel in the confirmation of the solid, enterprising, competitive unit that their team has become. The league table, even at this stage of the season, does not lie: Middlesbrough are the best team in the North East.

Whatever his detractors might say, much of their success is down to Gascoigne. By the time that the streakers made their entrance in what was left of their Santa Claus outfits, Gascoigne had already twice given Middlesbrough the initiative.

First, in the thirteenth minute, he played a corner into the path of the unmarked Townsend, a move that the pair seemed to have discussed with some words in each other's ear a few seconds earlier. The Middlesbrough captain sidekicked his shot beyond Hughes on the line and into the roof of the net.

Next, after Newcastle had equalised with a stunning volley from Charvet seven minutes before half-time, he provided the pinpoint cross that should have led to Middlesbrough regaining the lead in the 55th minute. Drifting past a challenge from Gillespie, Gascoigne curled his pass into the path of Deane, but his



downward header was not quite firm enough and allowed Harper to push it on to the underside of the crossbar. Gascoigne, who looks close to full fitness at last, must be a realistic candidate for a place in Glenn Hoddle's England squad to face France at Wembley on February 10. He did not fade and it was his patient promptings that eventually led to Middlesbrough going back in front.

An hour had gone when he stood over the ball, waiting for his forwards to make space with their runs. Eventually, he played a neat ball to Cooper, who helped it on to Ricard. It rebounded back to Cooper, and his left-foot shot deflected over the stranded Harper off the legs of Hughes and bounced into the net.

Middlesbrough have made a distressing habit of conceding late goals recently, though. Nicolas Anelka dragged Arsenal back from the brink

at Highbury last week with a last-minute equaliser, Marlon Harewood stole a point for Nottingham Forest on Teesside last month and last night it was the turn of Nikos Dabizas to rob Bryan Robson's side of three points.

Dabizas had been brought on as a substitute in the 82nd minute and with Gascoigne's energy draining and his passes going increasingly astray, Middlesbrough paid the price for failing to keep possession and not bringing him off earlier. It was the 84th minute when Dabizas rose to meet Gillespie's hanging cross and looped his header over Schwarzer.

"He did not deserve to be 2-1 down," Raul Guilin, the Newcastle manager, said. "I thought we played some excellent football. For 60 per cent of the game, we were in control. We are getting stronger and Duncan Ferguson showed today that he is an excellent player, not only in the air but also with his feet."

Robson saw things differently. "It was disappointing to concede a goal in the last few minutes again," he said. "We keep chucking goals away and costing ourselves two points, but I suppose you have to say that Newcastle just about deserved their draw."

"After we scored our first goal, we seemed to want to sit back and defend for the rest of the match and let Newcastle come on us. It is a nice position to be in when you have a lead to concede, but we have got to work on keeping the three points and moving ourselves higher in the table."

"Their goalkeeper made some outstanding saves today, but I was delighted with our second-half performance in particular. Gazza is getting there all the time. With a clear week ahead, his fitness should be more or less spot-on by next Saturday. He enjoyed the game today with all his family here. He did them all proud."

MIDDLESBROUGH (3-0-2): M Schwarzer — S Vickers, G Palfister, C Cooper — C Fleming, P Gillespie (sub P Sharp, 66min), A Townsend, R Marshall, D Gordon — N Ricard, G Deane (sub M Black, 87). NEWCASTLE UNITED (4-4-0): S Harper — L Charvet, S Howey, A Hughes, W Barton (sub: N Dabizas, 82) — K Gillespie, R Lee, G Speed, M Salomo — D Ferguson, A Anderson (sub P Dalglish, 76). Referee: U Rennie.

Manchester reunion for Middlesbrough

IN AN FA Cup third-round draw yesterday that produced only two all-FA Carling Premiership ties, Manchester United were drawn at home to Middlesbrough, taking Gary Pallister back to the club with which he won three winners' medals (David Powell writes).

In the other clash of Premiership clubs, Blackburn Rovers are at home to Charlton Athletic. The clubs met on Saturday, when Kevin Davies scored his first goal for Blackburn, since his £7.5 million transfer from Southampton to give Rovers a 1-0 victory.

"It is a toughie, but it is going to be good for me, on a personal level, to go back to Old Trafford," Pallister said. "It is not a nightmare at all, I had many good years playing there and I think everybody who goes to Old Trafford enjoys playing there."

Middlesbrough have had a hard time in the Cup since reaching the final two years ago, when they lost to Chelsea. Last year, they went out in the fourth round at home to Arsenal, who went on to secure the Double. Arsenal were drawn away to Preston North End, who are going well in the second division. Full draw, page 32

FEELING STUFFED? Now's the time to get fit for the Flora London Marathon 18 April 1999. Whizz-Kidz can help you get fit and trained to join our team of 1,000 runners. We'll help you with fundraising, and give you the support of a huge crowd. (We're an official Marathon charity, with heaps of guaranteed places). In return, each runner will raise money to fund mobility aids for disabled children, to help them get out and about. Make sure you're not a couch potato in 1999. Get up and running to get children on the move. CALL OUR MARATHON HOTLINE NOW - 0171 233 9696. Email: london.marathon@whizzkidz.binternet.com. Whizz-kidz THE MOVEMENT FOR NON-MOBILE CHILDREN. Web site: www.whizz-kidz.org.uk. An Official Charity of the '99 Flora London Marathon

FA CARLING PREMIERSHIP table with columns for teams (Aston Villa, Blackburn, Derby, Everton, Ipswich, Leicester, Liverpool, Manchester United, Newcastle, Nottingham Forest, Oldham, Queens Park Rangers, Southampton, Tottenham Hotspur, Wimbledon, West Ham, West Yorkshire, Wolves), goals scored, and assists. Includes sections for 2nd and 3rd rounds of the FA Cup.

OVERSEAS table listing leagues such as Germany (Bayern Munich, Borussia Dortmund), Spain (Real Madrid, FC Barcelona), France (Lyon, Marseille), Italy (Juventus, AC Milan), and others, with columns for teams, goals, and assists.

NATIONWIDE FOOTBALL LEAGUE table showing First Division, Second Division, and Third Division standings with columns for team, P, W, D, L, F, A, Pts, and Goal Difference.

FA CARLING PREMIERSHIP table with columns for teams (Aston Villa, Blackburn, Derby, Everton, Ipswich, Leicester, Liverpool, Manchester United, Newcastle, Nottingham Forest, Oldham, Queens Park Rangers, Southampton, Tottenham Hotspur, Wimbledon, West Ham, West Yorkshire, Wolves), goals scored, and assists. Includes sections for 2nd and 3rd rounds of the FA Cup.



George Weah, right, the AC Milan forward, guides home the first of his side's goals in their 3-0 win over Udinese in the San Siro Stadium yesterday.

NATIONWIDE FOOTBALL LEAGUE table showing First Division, Second Division, and Third Division standings with columns for team, P, W, D, L, F, A, Pts, and Goal Difference.

Advertisement for Nationwide Football League, featuring the logo and the text 'THE FA CUP'.

Table for NATIONWIDE FOOTBALL LEAGUE, listing various football clubs and their league positions.

Table for CONFERENCE table, listing football clubs in the Conference league and their standings.

Table for GOALS CORNERS table, listing football clubs and their goalkeepers, along with the number of goals scored by each.

Advertisement for VERNONS LOTTERY FOOTBALL GAME, providing details on how to play and prize money.

Table for FA CUP SECOND ROUND, listing football clubs and their opponents in the second round.

Table for NATIONAL table, listing football clubs in the National league and their standings.

Table for SCOTLAND PREMIER LEAGUE, listing football clubs in the Scottish Premier League and their standings.

Table for SCOTLAND FIRST DIVISION, listing football clubs in the Scottish First Division and their standings.

Table for SCOTLAND THIRD DIVISION, listing football clubs in the Scottish Third Division and their standings.

VERNONS LOTTERY FOOTBALL GAME table showing a grid of numbers for the lottery game.

Detention of psychopath

Community care orders

R (a Patient) v Secretary of State for Scotland

Before Lord Slynn of Hadley, Lord Lloyd of Berwick, Lord Hope of Craighead, Lord Clyde and Lord Hutton

[Speeches December 3]

On an application for discharge by a restricted patient, section 64(1)(a) of the Mental Health (Care and Treatment) Act 1983 was construed by reference to the statutory criteria for hospital detention set out in section 17(1)(a) of that Act.

It followed that the sheriff was discharged to make an order for the discharge of an offender with a psychopathic disorder if his continuing in hospital was not likely to "alleviate or prevent the deterioration of his condition" within the meaning of section 17(1)(a)(i), notwithstanding that such criterion was not set out in section 64.

The House of Lords so held. Lord Lloyd dissenting, but having previously found that the requirements of section 64(1)(a) had not been met in the instant case, allowed an appeal by the Secretary of State for Scotland from the order of the Second Division of the Inner House (the Lord Justice-Clerk and Lord McCloskey) and Lord Macnaughtan and Lord Ordinary (Lord Rogers) (1997 SLT 535) to refuse an application for a patient at the State Hospital, Carstairs, for judicial review of a sheriff's refusal to grant his discharge under section 64.

R had been convicted of culpable homicide in 1967, when he was aged 17, and made subject to a detention order pursuant to powers which were now to be found in sections 59 and 59 of the Criminal Procedure (Scotland) Act 1995.

Section 58(1)(a) requires the court to be satisfied, before authorising detention, that the grounds set out in section 17(1) of the 1984 Act applied in relation to the offender.

"It is (a) he is suffering from mental disorder which makes it appropriate for him to receive medical treatment in a hospital and (b) in these circumstances the mental disorder is a persistent one manifested only by abnormally aggressive or seriously irresponsible conduct, such treatment is likely to alleviate or prevent the deterioration of his condition ... and (v) it is necessary for the health or safety of that person or for the protection of other persons that he should receive such treatment."

Section 64(1) of the 1983 Act provides that a patient who has been detained in hospital under section 63(2) of that Act shall be liable to be discharged by the sheriff if he is satisfied that the grounds set out in section 17(1) of the 1984 Act apply in relation to the offender.

Power to ensure telecom competition

Regina v Director General of Telecommunications. Ex parte Cellcom Ltd and Others

Before Mr Justice Lightman

[Judgment November 25] The Director General of Telecommunications has power under the Telecommunications Act 1984 to make decisions designed to ensure the competitive provision of telecommunication services in the United Kingdom. In making those decisions it was for him alone to consider the economic arguments and weigh the considerations.

direct the absolute discharge of the patient if he is satisfied (a) that the patient is not, at the time of the hearing of the appeal, suffering from mental disorder of a nature or degree which makes it appropriate for him to be liable to be detained in a hospital for medical treatment or (b) that it is not necessary for the protection of other persons that he should receive such treatment and (in either case) (c) that it is not appropriate for the patient to remain liable to be recalled to hospital for further treatment.

"Where (the sheriff is satisfied as to paragraph (a) or (b) but (c) he shall direct the conditional discharge of the patient."

Mr M. G. Clark, QC and Mr R. A. McCreadie for the secretary of state; Mr G. C. Bell, QC and Mr S. G. Collins for R.

LORD HOPE said that had it not been for reports by two medical practitioners that R was suffering from mental disorder, it seemed likely that he would have been charged with murder and, if found guilty, sentenced to life imprisonment.

The trial judge, having been satisfied that R was suffering from mental disorder of a nature which would warrant his admission to hospital and that he required treatment under conditions of special security, made orders for his detention in the State Hospital and restricting his discharge without his consent.

He had been described as having a psychopathic personality appropriate for him to receive medical treatment in a hospital and (b) in these circumstances the mental disorder is a persistent one manifested only by abnormally aggressive or seriously irresponsible conduct, such treatment is likely to alleviate or prevent the deterioration of his condition ... and (v) it is necessary for the health or safety of that person or for the protection of other persons that he should receive such treatment.

Section 89 provided for succession to public tenancies and it was worth contrasting that section with the provisions for devolution of a term certain in section 90. Nothing in the Act limited the operation of any of those provisions to adults.

Minor can inherit secure tenancy

Kingston upon Thames Borough Council v Prince and Another

Before Lord Justice Roch and Mrs Justice Hale

[Judgment December 2] A minor could succeed to a secure tenancy under the Housing Act 1985.

There were then two possible solutions: (i) that minors were excluded altogether, or (ii) that the ordinary rules applicable to minors would apply, so that succession by a minor would be effective only in equity if the successor reached his majority.

Mr Lewison argued that the Act did not permit of the separation of the legal and equitable interests such as would be necessary to cater for the fact that Marie could not hold the estate until she reached her majority.

He argued either that by "tenancy" the 1985 Act referred only to the legal estate and excluded an equitable tenancy, or that by "person" the Act referred to an adult person and excluded a minor.

Her Ladyship rejected those submissions. There was no doubt that minors were capable of being persons in housing law. A minor could hold an equitable tenancy of any property, including a council house.

Under section 91 of the 1985 Act tenancies could be assigned in accordance with an order made under section 24 of the Matrimonial Causes Act 1973, section 17 of the Matrimonial Proceedings and Property Act 1970, or paragraph 1 (Schedule 1) to the Children Act 1989.

All permitted the court to order the transfer of property owned by one parent or spouse directly to a minor child. It would be odd if the direct parent had a licence to deprive the child of the security that it was designed to give her.

Costs penalty was wrong decision

Toniello v Top Deck Ski Ltd

Before Lord Justice Auld and Lord Justice Judge

[Judgment November 27] To deprive a successful plaintiff of all her costs in substantial litigation by refusing an extension of time to lodge a bill of costs for taxation, where the delay largely resulted from failed negotiations to reach a settlement and the defendant suffered no prejudice by the delay, was a wrongful exercise of a judge's discretion.

Medication or other psychiatric treatment which was designed to alleviate or prevent a deterioration of the mental disorder plainly fell within the expression "medical treatment" in the context of the section 17(1) "treatability" test.

But his Lordship thought that the scope of that expression was wide enough to include other things which were done for either of those two purposes under medical supervision in the hospital.

While the question was one of fact for the sheriff to decide on the facts of each case, it would be open to him in such circumstances to find that the "treatability" test was satisfied.

There remained the question what was meant by "medical treatment" in that context.

Views differed among psychiatrists as to whether the kind of mental disorder from which R suffered was susceptible to medical treatment of any kind.

Under section 91 of the 1985 Act tenancies could be assigned in accordance with an order made under section 24 of the Matrimonial Causes Act 1973, section 17 of the Matrimonial Proceedings and Property Act 1970, or paragraph 1 (Schedule 1) to the Children Act 1989.

Minor can inherit secure tenancy

Kingston upon Thames Borough Council v Prince and Another

Before Lord Justice Roch and Mrs Justice Hale

[Judgment December 2] A minor could succeed to a secure tenancy under the Housing Act 1985.

Section 35A(5) provided that the sheriff might defer the making of a community care order until he was satisfied that the arrangements which he considered necessary for the provision of medical treatment and after-care services to the patient had been made.

Section 35A(6) and (7) made it clear that once the order was made, the patient's liability to be detained in hospital was to continue, even if it would have ceased in other circumstances, until the order had come into force.

Section 35A(8) provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

Section 35A(1) of the 1984 Act provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

The technical objections to regarding Marie as qualified to succeed him would have had no effect if she had reached her majority.

There was no doubt that minors were capable of being persons in housing law. A minor could hold an equitable tenancy of any property, including a council house.

Community care orders

K (a Patient) v Craig

Before Lord Slynn of Hadley, Lord Lloyd of Berwick, Lord Hoffmann, Lord Hope of Craighead and Lord Hutton

[Speeches December 3]

On an application under the Mental Health (Care and Treatment) Act 1983 to have a mentally disordered patient cared for in the community and given medication under supervision required a psychiatrist's recommendation that grounds for admission to and detention in hospital did not apply.

having been compulsorily admitted to hospital for treatment for mental illness, responded to that treatment, was discharged back into the community but failed to continue to take the medication which had been prescribed, with the result that compulsory re-admission to hospital was necessary.

The aim was to provide an alternative regime to ensure that the necessary treatment was maintained under supervision in the community after the patient's discharge from hospital.

That was consistent with the principle which had informed the entire system which was set out in Part V of the 1984 Act that a mentally disordered patient should not be liable to compulsory detention in hospital for any longer than was necessary.

Section 35A(1) of the 1984 Act provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

There remained the question what was meant by "medical treatment" in that context.

Views differed among psychiatrists as to whether the kind of mental disorder from which R suffered was susceptible to medical treatment of any kind.

Minor can inherit secure tenancy

Kingston upon Thames Borough Council v Prince and Another

Before Lord Justice Roch and Mrs Justice Hale

[Judgment December 2] A minor could succeed to a secure tenancy under the Housing Act 1985.

Section 35A(5) provided that the sheriff might defer the making of a community care order until he was satisfied that the arrangements which he considered necessary for the provision of medical treatment and after-care services to the patient had been made.

Section 35A(6) and (7) made it clear that once the order was made, the patient's liability to be detained in hospital was to continue, even if it would have ceased in other circumstances, until the order had come into force.

Section 35A(8) provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

Section 35A(1) of the 1984 Act provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

The technical objections to regarding Marie as qualified to succeed him would have had no effect if she had reached her majority.

There was no doubt that minors were capable of being persons in housing law. A minor could hold an equitable tenancy of any property, including a council house.

Minor can inherit secure tenancy

Kingston upon Thames Borough Council v Prince and Another

Before Lord Justice Roch and Mrs Justice Hale

[Judgment December 2] A minor could succeed to a secure tenancy under the Housing Act 1985.

Section 35A(5) provided that the sheriff might defer the making of a community care order until he was satisfied that the arrangements which he considered necessary for the provision of medical treatment and after-care services to the patient had been made.

Section 35A(6) and (7) made it clear that once the order was made, the patient's liability to be detained in hospital was to continue, even if it would have ceased in other circumstances, until the order had come into force.

Section 35A(8) provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

Section 35A(1) of the 1984 Act provided that the patient was to be liable to be detained in hospital for as long a period as was necessary.

The technical objections to regarding Marie as qualified to succeed him would have had no effect if she had reached her majority.

There was no doubt that minors were capable of being persons in housing law. A minor could hold an equitable tenancy of any property, including a council house.

Minor can inherit secure tenancy

Kingston upon Thames Borough Council v Prince and Another

Before Lord Justice Roch and Mrs Justice Hale

[Judgment December 2] A minor could succeed to a secure tenancy under the Housing Act 1985.

Capitalisation, week's change

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

ALCOHOLIC BEVERAGES

Code	Company	Price	Change	Yield	P/E
152.95	Alfred Dunhill	5.10	-0.10	6.0	13.4
178.25	Brown & Root	28.00	-1.00	5.4	14.3
23.10	Brown & Root	23.10	-	-	-
19.50	Brown & Root	19.50	-	-	-
22.00	Brown & Root	22.00	-	-	-
18.50	Brown & Root	18.50	-	-	-
20.00	Brown & Root	20.00	-	-	-
21.50	Brown & Root	21.50	-	-	-
23.00	Brown & Root	23.00	-	-	-
24.50	Brown & Root	24.50	-	-	-
26.00	Brown & Root	26.00	-	-	-
27.50	Brown & Root	27.50	-	-	-

BANKS

Code	Company	Price	Change	Yield	P/E
10.75	Bank of Scotland	10.75	-	-	-
11.25	Bank of Scotland	11.25	-	-	-
11.75	Bank of Scotland	11.75	-	-	-
12.25	Bank of Scotland	12.25	-	-	-
12.75	Bank of Scotland	12.75	-	-	-
13.25	Bank of Scotland	13.25	-	-	-
13.75	Bank of Scotland	13.75	-	-	-
14.25	Bank of Scotland	14.25	-	-	-
14.75	Bank of Scotland	14.75	-	-	-
15.25	Bank of Scotland	15.25	-	-	-

BREWERS, PUBS & REST

Code	Company	Price	Change	Yield	P/E
3.50	Adnams	3.50	-	-	-
4.00	Adnams	4.00	-	-	-
4.50	Adnams	4.50	-	-	-
5.00	Adnams	5.00	-	-	-
5.50	Adnams	5.50	-	-	-
6.00	Adnams	6.00	-	-	-
6.50	Adnams	6.50	-	-	-
7.00	Adnams	7.00	-	-	-
7.50	Adnams	7.50	-	-	-
8.00	Adnams	8.00	-	-	-

BUILDING MATERIALS

Code	Company	Price	Change	Yield	P/E
1.50	Woolston	1.50	-	-	-
2.00	Woolston	2.00	-	-	-
2.50	Woolston	2.50	-	-	-
3.00	Woolston	3.00	-	-	-
3.50	Woolston	3.50	-	-	-
4.00	Woolston	4.00	-	-	-
4.50	Woolston	4.50	-	-	-
5.00	Woolston	5.00	-	-	-
5.50	Woolston	5.50	-	-	-
6.00	Woolston	6.00	-	-	-

CHEMICALS

Code	Company	Price	Change	Yield	P/E
1.00	Chemetron	1.00	-	-	-
1.50	Chemetron	1.50	-	-	-
2.00	Chemetron	2.00	-	-	-
2.50	Chemetron	2.50	-	-	-
3.00	Chemetron	3.00	-	-	-
3.50	Chemetron	3.50	-	-	-
4.00	Chemetron	4.00	-	-	-
4.50	Chemetron	4.50	-	-	-
5.00	Chemetron	5.00	-	-	-
5.50	Chemetron	5.50	-	-	-

CONSTRUCTION

Code	Company	Price	Change	Yield	P/E
1.00	Medway	1.00	-	-	-
1.50	Medway	1.50	-	-	-
2.00	Medway	2.00	-	-	-
2.50	Medway	2.50	-	-	-
3.00	Medway	3.00	-	-	-
3.50	Medway	3.50	-	-	-
4.00	Medway	4.00	-	-	-
4.50	Medway	4.50	-	-	-
5.00	Medway	5.00	-	-	-
5.50	Medway	5.50	-	-	-

DISTRIBUTORS

DIVERSIFIED INDUSTRIALS

Code	Company	Price	Change	Yield	P/E
1.00	Amalgamated	1.00	-	-	-
1.50	Amalgamated	1.50	-	-	-
2.00	Amalgamated	2.00	-	-	-
2.50	Amalgamated	2.50	-	-	-
3.00	Amalgamated	3.00	-	-	-
3.50	Amalgamated	3.50	-	-	-
4.00	Amalgamated	4.00	-	-	-
4.50	Amalgamated	4.50	-	-	-
5.00	Amalgamated	5.00	-	-	-
5.50	Amalgamated	5.50	-	-	-

ELECTRICITY

Code	Company	Price	Change	Yield	P/E
1.00	Electricity	1.00	-	-	-
1.50	Electricity	1.50	-	-	-
2.00	Electricity	2.00	-	-	-
2.50	Electricity	2.50	-	-	-
3.00	Electricity	3.00	-	-	-
3.50	Electricity	3.50	-	-	-
4.00	Electricity	4.00	-	-	-
4.50	Electricity	4.50	-	-	-
5.00	Electricity	5.00	-	-	-
5.50	Electricity	5.50	-	-	-

ELECTRONIC & ELECT

Code	Company	Price	Change	Yield	P/E
1.00	Electronic	1.00	-	-	-
1.50	Electronic	1.50	-	-	-
2.00	Electronic	2.00	-	-	-
2.50	Electronic	2.50	-	-	-
3.00	Electronic	3.00	-	-	-
3.50	Electronic	3.50	-	-	-
4.00	Electronic	4.00	-	-	-
4.50	Electronic	4.50	-	-	-
5.00	Electronic	5.00	-	-	-
5.50	Electronic	5.50	-	-	-

ENGINEERING

Code	Company	Price	Change	Yield	P/E
1.00	Engineering	1.00	-	-	-
1.50	Engineering	1.50	-	-	-
2.00	Engineering	2.00	-	-	-
2.50	Engineering	2.50	-	-	-
3.00	Engineering	3.00	-	-	-
3.50	Engineering	3.50	-	-	-
4.00	Engineering	4.00	-	-	-
4.50	Engineering	4.50	-	-	-
5.00	Engineering	5.00	-	-	-
5.50	Engineering	5.50	-	-	-

INSURANCE

Code	Company	Price	Change	Yield	P/E
1.00	Insurance	1.00	-	-	-
1.50	Insurance	1.50	-	-	-
2.00	Insurance	2.00	-	-	-
2.50	Insurance	2.50	-	-	-
3.00	Insurance	3.00	-	-	-
3.50	Insurance	3.50	-	-	-
4.00	Insurance	4.00	-	-	-
4.50	Insurance	4.50	-	-	-
5.00	Insurance	5.00	-	-	-
5.50	Insurance	5.50	-	-	-

INVESTMENT TRUSTS

Code	Company	Price	Change	Yield	P/E
1.00	Investment	1.00	-	-	-
1.50	Investment	1.50	-	-	-
2.00	Investment	2.00	-	-	-
2.50	Investment	2.50	-	-	-
3.00	Investment	3.00	-	-	-
3.50	Investment	3.50	-	-	-
4.00	Investment	4.00	-	-	-
4.50	Investment	4.50	-	-	-
5.00	Investment	5.00	-	-	-
5.50	Investment	5.50	-	-	-

ENGINEERING VEHICLES

FOOD MANUFACTURERS

Code	Company	Price	Change	Yield	P/E
1.00	Food	1.00	-	-	-
1.50	Food	1.50	-	-	-
2.00	Food	2.00	-	-	-
2.50	Food	2.50	-	-	-
3.00	Food	3.00	-	-	-
3.50	Food	3.50	-	-	-
4.00	Food	4.00	-	-	-
4.50	Food	4.50	-	-	-
5.00	Food	5.00	-	-	-
5.50	Food	5.50	-	-	-

HEALTHCARE

Code	Company	Price	Change	Yield	P/E
1.00	Healthcare	1.00	-	-	-
1.50	Healthcare	1.50	-	-	-
2.00	Healthcare	2.00	-	-	-
2.50	Healthcare	2.50	-	-	-
3.00	Healthcare	3.00	-	-	-
3.50	Healthcare	3.50	-	-	-
4.00	Healthcare	4.00	-	-	-
4.50	Healthcare	4.50	-	-	-
5.00	Healthcare	5.00	-	-	-
5.50	Healthcare	5.50	-	-	-

HOUSEHOLD GOODS & TEXT

Code	Company	Price	Change	Yield	P/E
1.00	Household	1.00	-	-	-
1.50	Household	1.50	-	-	-
2.00	Household	2.00	-	-	-
2.50	Household	2.50	-	-	-
3.00	Household	3.00	-	-	-
3.50	Household	3.50	-	-	-
4.00	Household	4.00	-	-	-
4.50	Household	4.50	-	-	-
5.00	Household	5.00	-	-	-
5.50	Household	5.50	-	-	-

LEISURE & HOTELS

Code	Company	Price	Change	Yield	P/E
1.00	Leisure	1.00	-	-	-
1.50	Leisure	1.50	-	-	-
2.00	Leisure	2.00	-	-	-
2.50	Leisure	2.50	-	-	-
3.00	Leisure	3.00	-	-	-
3.50	Leisure	3.50	-	-	-
4.00	Leisure	4.00	-	-	-
4.50	Leisure	4.50	-	-	-
5.00	Leisure	5.00	-	-	-
5.50	Leisure	5.50	-	-	-

MEDIA

Code	Company	Price	Change	Yield	P/E
1.00	Media	1.00	-	-	-
1.50	Media	1.50	-	-	-
2.00	Media	2.00	-	-	-
2.50	Media	2.50	-	-	-
3.00	Media	3.00	-	-	-
3.50	Media	3.50	-	-	-
4.00	Media	4.00	-	-	-
4.50	Media	4.50	-	-	-
5.00	Media	5.00	-	-	-
5.50	Media	5.50	-	-	-

MINING

Code	Company	Price	Change	Yield	P/E
1.00	Mining	1.00	-	-	-
1.50	Mining	1.50	-	-	-
2.00	Mining	2.00	-	-	-
2.50	Mining	2.50	-	-	-

COMPANIES

MICHAEL CLARK



City looks for deal from Racal

RACAL ELECTRONICS: The City has been keeping a close eye on the electronics group to see whether Sir Ernest Harrison, chairman, can pull yet another rabbit out of the hat before he steps down. Speculators hope for a deal that will catapult the share price back up, so analysts will watch closely when interim results are published on Thursday.

These will be the first figures from Racal since its disposal of Data Communications activities to Platinum for £28.5 million. Pre-tax profit forecasts range from £27.5 million to £36.5 million, against £9.2 million a year earlier after heavy exceptional. Analysts expect an unchanged interim payout of 2.1p from earnings per share of about 9p (2p).

Since selling Data Communications, Racal has focused on telecommunications services, defence electronics and industrial electronics activities.

BT Alex Brown, the house broker, forecasts first-half pre-tax profit of £36.5 million and earnings per share of 9.2p.

SCOTTISH & NEWCASTLE: The poor summer, falling beer sales and depressed consumer spending will leave Britain's biggest brewer with a hangover when interim results are announced tomorrow.

Pre-tax profits are expected to be £210 million to £230 million, against £224.5 million last time. Beer sales suffered with the rest of the market in July and August, down by more than 10 per cent. For the six months, Scottish Courage volumes are thought to have fallen by about 5 per cent.

In pub retailing, growth is expected to have slowed as trading conditions deteriorated. Like-for-like wet sales are reported to have been some 2.5 per cent lower, although total food sales are growing at double-digit rates.

Nick Lyall, of SG Securities, expects first-half pre-tax profits to emerge at £218.9 million, giving earnings per share of 26.4p.

Analysts will study whether returns from the branded retailing operations are holding up. Last year, average returns from the managed outlets were 27 per



Sir Ernest Harrison will be centre stage on Thursday as he prepares to retire as Racal chairman

cent, while, across the group, returns averaged 16 per cent.

Capital spending is forecast to be about £400 million this financial year, to April 1999, as the group continues to invest in its key branded retail chains, including Chief & Brewer, Rat & Parrot and the Barras community pubs.

The City will want to see how the group's Center Parks leisure sites did this summer and whether upgraded facilities helped profitability.

Analysts expect an interim payout of about 8.5p, up from 7.95p.

GREENALLS: The pubs and De Vere hotels group is expected to report pre-exceptional pre-tax profits of £156 million to £163 million in final results on Wednesday, against £157.3 million last year. A total payout of about 17.8p, up from 16.7p, is forecast.

The group has switched the focus of capital expenditure plans to its hotel and leisure operations. The decision to cut spending on its core managed pubs estate came after a general fall in consumer expenditure, higher interest rates and increased compe-

tion in the high street managed pubs sector. Analysts will be looking to see how investment returns in the managed pubs estate have fared in the second half.

LUCASVARITY: The end of the General Motors strike is expected to bring a strong bounce in third-quarter profits due from the automotive parts group tomorrow.

Lehman Brothers, the US broker, is forecasting pre-tax profits of £100 million, against £85 million last time, with earnings per

share of about 4.7p. That would stretch profits for the first nine months of the year to £263 million, from £234 million last time.

The results are likely to include provisions relating to the failure to move LucasVarity's domicile to the US. Institutions will now be taxing the group on its future strategy after rejection by shareholders of this move.

The aerospace division continues to make progress, reflecting high aircraft delivery rates, but margins have been under pressure because of inconsistent demand for spares.

COMPASS GROUP: Steady, if unspectacular, performance is expected in the contract caterer's full-year results on Thursday.

Pre-tax profits should rise to between £150 million and £162 million, from £137.8 million. Earnings per share are likely to be about 17.2p, against 15.7p. The full-year dividend should rise by about 12 per cent to 5.5p.

Brokers reckon headline earnings growth will look sluggish at about 8 per cent, blaming the negative impact of currency translation. About 75 per cent of group profits are generated abroad.

STAGECOACH: Strong performances by South West Trains and the Porterbrook leasing division will provide the basis for strong interim results on Thursday. Pre-tax profits should rise from £73.1 million to £94 million with earnings per share up from 4.3p to 5.4p, according to BT Alex Brown, the broker.

BERKELEY GROUP: Interim results tomorrow give the housebuilder a chance to ease City fears that it is losing some of the momentum that has made it Britain's premier housebuilder.

Pre-tax profits should be £54.5 million, up 24 per cent, with earnings per share steady at 30p. Expect a 2.8p payout, up from 2.65p.

Tony Pidgley, chairman, earlier this year reported signs of the South East market running out of steam. Brokers will need reassurance after the setting aside of cash from October's £125 million rights issue to buy sites.

ECONOMIC OUTLOOK

Pressure on MPC for another cut

The key event of the economic week will, of course, be the meeting on Wednesday and Thursday of the Bank of England's Monetary Policy Committee. After last week's co-ordinated euro 11 rate cuts, the pressure is on the MPC to deliver at least a further quarter-point cut in base rates. The other main focus, given the rows over European tax policy, will be the two-day meeting of heads of state in Austria starting on Friday.

There are only two British statistical releases of note this week. October figures for industrial production are published today. Total production is expected, according to the market consensus, to fall 0.2 per cent, following a decline of 0.6 per cent in September. This would mean a year-on-year drop of 0.1 per cent. Manufacturing is expected to fall by 0.3 per cent, giving a year-on-year decline of 0.7 per cent.

Tomorrow the British Retail Consortium publishes its latest retail sales monitor and this, given recent weak survey evidence from the Confederation of British Industry, is expected to confirm a general loss of confidence among consumers and a sharp easing of high street activity.

The other important indicators are from overseas. On Sunday Japan publishes its latest Tankan report assessing the economy. It is expected to show a further deterioration in the economy, perhaps at a slower pace. Business sentiment is expected to be weak and private capital investment plans are being revised downwards.

October German industrial production figures are released during the week and, given a rapid decline in business confidence last month, are expected to be weak. November's German unemployment figures are published tomorrow. The strength or weakness of euroland demand will be a big issue in the months ahead as the markets try to analyse whether last week's cut in euro rates to 3 per cent will be the last for the foreseeable future, as the European Central Bank has suggested.

American interest rates are also an issue and Wednesday sees publication of the Beige Book economic analysis by the US Federal Reserve that will be used at the December 22 meeting of the Federal Open Market Committee.

Another interesting release on Wednesday is November industrial output in China, which is cutting key interest rates by half a point. The central bank said the move was designed to boost demand and to promote strong and healthy growth.

JANET BUSH

The Sunday Times: Bury Galaher, Stagecoach, Radstone Technology, Sage, Capital and Regional; Sell Vodafone. **The Sunday Telegraph:** Buy Alstom, Iceland, John Merzies, Mentmore Abbey; Sell Daily Mail & General Trust. **The Observer:** Buy GEC. **The Express on Sunday:** Buy BG, Johnson Matthey, Thorntons. **The Mail on Sunday:** Buy Mayflower, Thames Water, Cadbury Schweppes; Hold HI Young; Sell DFS.



Liberate

your telecommunications and

your mind

will follow.

Imagine a company that can take you beyond conventional approaches to telecommunications.

A company not bound by traditional ways of thinking.

Telstra gives you freedom to discover unexplored opportunities. We dig deep, ask questions and

seek ingenious solutions to improve your business.

We've already liberated more than 200 of the

Fortune 500 companies by thinking beyond technology.

We can do the same for you.



Think beyond technology™

Freecall within UK* 0800 856 9898. In Australia call +61 2 9262 9160 or fax +61 2 9264 6885. Email: thinkbeyond@telstra.com.au Internet: www.telstra.com.au *Freecall number is only accessible within UK. ™Trade mark of Telstra Corporation Limited. TCR221/CMOHO

Consumers sense recession is overdue

The skies are darkening. Forget the stock market's knee-jerk euphoric reaction to the reduction in European interest rates. It is the British consumer we have to worry about now.

ing ourselves into recession. Yet this is most unsatisfactory. After the 1987 maxi-crash there was no drawing in of horns. Quite the opposite. Indeed, the property market did not reach a peak until much later.

real value of their savings people saved more. At the peak of the Lawson boom, however, it was exactly the opposite. The savings ratio plummeted to 5 per cent. After the event, economists gave us the explanation. This was the time when people relied on the appreciation of their houses to do their saving for them.



ROGER BOOTLE

had anything to do with percentages? The underlying lack of confidence of British consumers is based on the perception that jobs are not secure.

be because your company has merged with another, or because a new chief executive has to make his mark, or because at 30 you are "too old". No matter. People know that, more or less whatever they do, they have no security.

building societies. Last year economists were obsessed with these windfalls. This year they have hardly rated a mention. Yet the issue is still crucial. The payouts amounted to the best part of £40 billion, or roughly 5 per cent of the national income.

looked. It was simply disguised by the one-off spending from the windfalls. But even this strikes me as too rational. In the world of fashion, the length for hemlines on women's skirts undergo a marked cyclical variation without apparent rhyme or reason.

UK's small firms lead Germany over euro

By Janet Bush, Economics Editor

SMALL and medium-sized companies in Britain, with its opt-out from the European single currency, are still more than twice as prepared for monetary union as German firms that will see the introduction of the euro in less than four weeks' time.

ish SMEs expect to be involving in it by the end of 1999. This is not dramatically below the 39 per cent in France and the 30 per cent in Germany. Andrew Godfrey, of Grant Thornton, said: "European businesses which trade overseas must realise that some multinational firms have already decided to invoice in, and accept, the euro from the start of the changeover process.



Tim How, head of Majestic Wine, which is in dispute with Marne, the French champagne business, over discounting

Majestic in champagne battle

MAJESTIC WINE and the distributors of Lanson champagne are in dispute over discounting, and the disagreement will this week see the drinks retailer sued for money owed since last Christmas. Marne, the French champagne business, and its Champagne Diffusion subsidiary have issued a writ against Majestic, suing for the costs of

champagne that was delivered, but not paid for. They claim that Majestic has withheld payment because of a dispute over the size of discounts offered by Marne, and are seeking more than £850,000. Pierre Gruas, Marne UK's general manager, said: "I am a bit shy over this matter. Being a Frenchman, I do not want to elaborate too much before going to court."

Tim How, chief executive of Majestic, confirmed that the writ was part of a dispute between the companies over discounting, but expressed "amusement" at the turn events have now taken. "This is a bizarre way for a major champagne house and

a major retailer to resolve a dispute," he said. "We have had negotiations with Marne which date back to last Christmas. We shall be defending our position vigorously." The writ, issued in the High Court, says that Marne is owed Fr£.38 million (£680,000) for "goods sold and supplied" and interest of Fr 1.72 million. It has not yet been served, but the solicitors say Majestic can expect to receive it this week.

Countrywide rejects UKAV call to hive off life business

By Richard Miles

COUNTRYWIDE Assured, owner of the UK's biggest network of estate agents, has rejected calls from the UK Active Value Fund to hive off its life assurance business into a separate company.

UKAV, which built a stake of more than 3 per cent in Countrywide Assured after the Hambros Group ceded control of the business earlier this year, has pressed for the break-up of the company with a view to boosting its market valuation. Julian Treger, the investment activist who, with Bryan Myerson, manages UKAV, says that Countrywide Assured is valued at 8.5 times current earnings, against an average multiple of 23.1 for the life insurance sector. Although Countrywide Assured's board is sympathetic to some of Mr Treger's views, it has yet to be persuaded that the two main businesses can be disentangled. The board also believes that the life assurance business cannot feasibly trade on its own because it is too small.

lowed by Legal & General, the insurer. UKAV backed the £270 million bid by John Mansfield, the timber company, for Marley, the embattled building materials group. However, this bid was withdrawn on Friday after an offer from a Belgian building materials company, topped Mansfield's bid.

National Grid in Brazil bid

NATIONAL GRID is to join forces with Sprint, the US telephone company, in a £600 million consortium to bid for a licence to build a national telephone network in Brazil. The move will capitalise on the expertise National Grid built up while it was developing Energis, the group's telecommunications operation, which it has successfully floated on the stock market. Brazil has invited bids for one national phone network and four regional networks, with bids due in by the end of this week.

EUROPEAN BREAKS FROM JUST £24. CHOOSE FROM MORE THAN 170 DESTINATIONS. SEE SPORT. Includes an image of the Eiffel Tower.

TOURIST RATES table with columns for country, bank, and rate. Includes entries for Australia, Austria, Belgium, Canada, Cyprus, Denmark, Egypt, Finland, France, Germany, Greece, Hong Kong, Iceland, Indonesia, Ireland, Israel, Italy, Japan, Malta, Netherlands, New Zealand, Norway, Portugal, S. Africa, Spain, Sweden, Switzerland, Turkey, USA.

Ruling due on Ingram tax case

THE House of Lords is expected to give judgment this week in the long-running Ingram inheritance tax case. If the ruling goes against the Inland Revenue, the cost to it may be as much as £500 million a year. At issue is the legality of tax avoidance schemes set up in the 1980s that were designed to allow properties to be transferred by elderly owners to their children, while letting the parents stay in residence. The Inland Revenue challenged a scheme under which the late Lady Ingram gave away the freehold of her 25-acre estate in Berkshire to a trust in return for a 20-year rent-free lease. The beneficiaries of the trust were Lady In-

Aston Martin suing Prince Jefri for £4m

PRINCE Jefri Bolkiyah, playboy brother of the Sultan of Brunei, is being sued for nearly £4 million because he bought 25 Aston Martin Lagonda cars and has yet to pay (Jas-on Nisse writes).



Prince Jefri: lavish lifestyle

Prince Jefri, who was unavailable to comment on the action, drove all the sports cars. It is suspected that many were given away as gifts. Prince Jefri is known for a lavish lifestyle of parties and polo and was active on the social scene in London, Paris and Los Angeles. Although he is no longer in charge of the BIA and Airedale, the Brunel construction company now being run by Arthur Andersen, the accountants, Prince Jefri still has substantial business interests, including hotels and Asprey & Garrard, the jewellers. He is estranged from his brother, said to be the second-richest man in the world. Aston Martin, now owned by Ford, declined to comment.

Advertisement for Audi A6 Avant. Features a large image of the car on a scenic road and the text: 'Space craft. The Audi A6 Avant. Never, in the history of estate cars, have so many technological advancements come with such a generous amount of space. For a brochure or test drive details, call 0345 899 777. Audi logo.

Manus Costello looks at contingency planning for the millennium

Last month's admission by United Utilities that the millennium bug might disrupt the supply of essential services has added a degree of urgency to the whole year 2000 compliance issue.

Britain goes in search of continuity

Cap Gemini, the information technology consultancy, estimates that 85 per cent of UK companies are planning for failure of utilities or other essential services.

There are so worried about the possibility of telecom systems failing over the new year that they have decided to hire a motorcyclist for the small hours of the new millennium.

"Contingency plans are just wise stewardship," she said. "They do not assume the worst will happen."

But with worrying announcements from the likes of United Utilities, it is not surprising that companies are thinking about the worst.

"By the beginning of next year, I want the National Infrastructure Forum — whose five key elements are electricity, water, gas, telecoms and finance — to be able to produce an independently audited statement of confidence about compliance."

Businesses are trying to do just that; to prove to suppliers and customers that they will carry on as usual, even if there are failures.

One of the most impressive attempts comes from Allied Domecq, which has produced a glossy pamphlet, printed in five languages, to be sent to 15,000 suppliers and customers.

But Chris Webster, head of year 2000 services at Cap Gemini, said that stockpiling was not the best way to deal with the issue.

"That approach is rather too isolationist. We advise working with trading partners to ensure that supplies get through rather than unilateral action."

This integrated approach leads to the development of a "business continuity plan", the strategy that a company needs to survive any mayhem that might be caused by the date change.

ICL, the IT systems supplier, has also had to consider how to bypass high-tech systems at risk.

The analogy between the millennium bomb and the IRA bomb is perhaps a little melodramatic.

National Grid in Brazil bid

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business

Companywide UKAV... hive off business



ICL has used its experience of the IRA Manchester bombing to help to forge its millennium contingency plans

Table with multiple columns: 1998 High, 1998 Low, Mid Cap (million), Price, Wtd % +/-, Yld %, P/E, 1998 High, 1998 Low, Mid Cap (million), Price, Wtd % +/-, Yld %, P/E, 1998 High, 1998 Low, Mid Cap (million), Price, Wtd % +/-, Yld %, P/E, 1998 High, 1998 Low, Mid Cap (million), Price, Wtd % +/-, Yld %, P/E. Lists various companies and their financial metrics.

Posthouse advertisement for FOCUS hotels. Features a large image of a couple in a romantic setting. Text includes: 'BUSINESS FOCUS', 'Savings of up to 50%* for business travellers at hotels throughout the UK', 'From £29 Per room per night', and a list of 85 hotel locations across the UK. Contact number: 0800 40 40 40.

Investors lose out as share certificates are lost

BY CAROLINE MERRELL
THE share certificates of about 1,500 people who deal with Barclays Stockbrokers in Glasgow have been lost through the Royal Mail...



Dying breed: the open outcry system's days are numbered after electronic trading at Liffe was introduced with a minimum of disruption last week.

Liffe takes heart from smooth start to electronic trading

BY MARTIN WALLER
BUSINESS at Liffe, the London futures and options exchange, increased after last week's introduction of electronic trading...

Gates makes \$3m foray into real estate

FROM OLIVER AUGUST IN NEW YORK
BILL GATES, the Microsoft chairman, has made his first foray into the property sector after a lifetime of dabbling with microchips...

Greenalls and Nomura set for £375m pubs deal

BY JASON NISSE
GREENALLS, the pubs and hotels group, is set to sell 1,400 tenanted pubs to the principle finance side of Nomura...

Advertisement for Callmate Telecom Limited. Features a cartoon character and text: 'NOW YOU'RE TALKING! You Can Now Speak To Your Family & Friends Overseas for Longer... AND FOR LESS MONEY!'

Advertisement for Hamilton Airship. Features a large airship and text: 'Listing for Hamilton airship grounded'. Includes details about the airship's history and current status.

Advertisement for The Times Mudbuster. Features an image of the Mudbuster device and text: 'EXCLUSIVE OFFER THE TIMES MUDBUSTER ONLY £14.95'. Includes a coupon for ordering the product.

Advertisement for Standard Life Bank. Features the text 'The bottom line is you can't afford to miss our business rates' and '7.30% NO NOTICE REQUIRED'. Includes a table of interest rates for different savings amounts.

Terms and Conditions available on request. Rates may vary. Standard Life Bank Limited is a company registered in Scotland (number SC173668). Registered Office Standard Life House 30 Leith Road Edinburgh EH1 2DR. Telephone calls will be answered and recorded to help us improve customer service.

THE FACTS
 Market capitalisation: £2.52 billion
 Net assets: £266 million
 Pre-tax profit: £127 million
 Gross assets: £5.7 billion
 Net assets: £3 billion
 Activities: property investment and development
 Employees: 401
 Joint ventures:
 The Public House Company, BLT Properties, BL Universal, BL Rank Properties, Tesco British Land Property Partnership.

THE BOARD
John Ritblat, 62, is the British Land chairman and managing director. In 1969 he became managing director of Union Property Holdings and subsequently chairman of British Land in 1971 after its merger with Union. He is also chairman of Milner Estates, the parent of Conrad Ritblat & Co, of which he was co-founder.
Cyril Mitchell, 74, executive director, joined the board of British Land in 1971. Formerly senior partner in Sloy Hayward, the accountancy firm, John Weston-Smith, 66, executive director. He joined British Land in 1971 from N M Rothschild and was formerly joint general manager of Abbey National Building Society.
Stephen Kalman, 59, executive director, responsible for development projects.
Nicholas Ritblat, 37, executive director. He joined British Land in 1987 from SG Warburg's corporate finance department. He is the son of John Ritblat.
Robert Bowden, 55, executive director. He is a former senior partner in Conrad Ritblat and joined British Land in 1992 as head of investment and acquisitions.
Shen Adams, 51, executive director. He joined British Land in 1996 and was formerly managing director of Broadgate Properties.
Peter Simon, 63, non-executive director. Formerly deputy group chief executive of Legal & General.
Michael Cassidy, 51, non-executive director. Senior partner in Maxwell Batley, solicitors, and formerly chairman of the Policy and Resources Committee of the Corporation of London.
John Reynolds, 49, non-executive director. Chairman of European Corporate Finance at ABN Amro Bank.

The British Land Company was created by the Victorian free-trade campaigners Richard Cobden and John Bright in 1856. And right from its inception, owning property was not the objective of the company, but merely a means to an end.
 Cobden, Bright and Sir Josiah Walsley met at the London Tavern in Bishopsgate in 1849 to form the National Freehold Land Society. At the time, the right to vote was restricted to property owners. The purpose of Cobden and Bright's society was to enfranchise ordinary people by giving them a share in a freehold, requiring an investment of £60 to £70.
 Because the society had no legal right to own land, the British Land Company was formed to hold title to the properties and the relationship continued until 1878, when British Land repaid its debts to the National Freehold Land Society, the precursor of Abbey National.
 British Land still has a link with Bishopsgate, owning a good stretch of prime property in the street, but it forms part of a vast portfolio valued, in March, at £5.8 billion. In terms of stock market worth, British Land is the second-largest property company in the UK, after Land Securities. However, it has, under its current management, displayed a pragmatic attitude towards owning real estate.
 Trophy buildings and monuments are hard to find in the British Land catalogue. Indeed, the last annual report was decorated with pictures of real tennis, a game favoured by the company's chairman, John Ritblat. The "boring old buildings", as he refers to them, are listed at the back and are, indeed, somewhat dull, including a half share in 300 pubs, a portfolio of Sainsbury and Tesco stores and a long list of regional office and retail investments.
 Yet these businesses make money, generating profits of more than £100 million. Mr Ritblat is not obsessed with building pyramids; it is what endears him to investors and reinforces his reputation as a shrewd dealmaker. He shows scant interest in architecture; instead, his enthusiasms are Old Masters and antiquarian books, and he has helped to finance a home for the British Library's rare books collection.
 British Land was one of the few property companies to emerge relatively unscathed from the property collapse in the early 1990s. Unlike rivals such as MEPC, British Land was not burdened by empty developments. It also quickly realised that income was the key to survival and bought itself a lifeline from the food retailers.

CORPORATE PROFILE: *British Land*



John Ritblat, chairman of British Land, is more likely to be excited by art and antique books than by office blocks, and has helped to finance a wing of the British Library, bottom left. The company's properties include 175 Bishopsgate, which houses the European Bank for Reconstruction and Development



Against prevailing wisdom that supermarkets were poor investments, British Land poured money into them, doing sale-and-leasebacks with companies keen to raise capital for expansion. Being the only buyer, British Land could secure leases with guaranteed rent uplifts, an extraordinary boon when rents elsewhere were going nowhere, enabling the company to pay its interest bill and a dividend.
 Mr Ritblat learnt his trade as a property agent, working at Edward Erdman. He later set up his own surveying firm with Neville Conrad and their Conrad Ritblat has since taken over the firm where he started his career.
 Conrad Ritblat is now part of a quoted property and agency business called Milner Estates, of which Mr Ritblat is chairman. Some question whether the British Land chairman should have his hat in two rings, but he insists that the firm's clients are happy with the arrangement.
 However, what Mr Ritblat really likes is having his ear to the ground. "I don't want to be above the fray," he says. He is

a financial engineer rather than a property developer, and that is probably why British Land is relatively well regarded at a time when investor respect for property companies is very low. One analyst said: "Among property operators, he is one of the most clueed-up financially. Property is not about building buildings; it is about reading the market, and he reads it very well."
 He has read it well in the past, but at present, the jury is out and the issue is the future trend of rents and values in the City of London. British Land shares have been a torrid investment this year, falling from an 800p peak in April to 486p at the end of last week. The shake-out has not been confined to British Land; the entire property sector has been under the cosh, but the dramatic events in the City have focused attention on British Land. Brokers and bankers fearful for their jobs often reflect on the identity of who owns the space occupied by their desks. Quite often, it is Mr Ritblat.
 His greatest coup was probably a series of astute deals over two years in which British Land took control of Broadgate, a 2.5 million sq ft office complex adjoining Liverpool Street station. At times, the pursuit of Broadgate looked like the sort of monumental obsession that British Land normally avoids. However, in this case the buildings were built by others, in particular Stuart Lipton and Godfrey Bradman, whose respective companies, Stanhope Properties and Rosehaugh, both faltered under the weight of debt incurred in the property boom.
 Mr Ritblat fought a long battle with Hermes, the pension fund manager (then Postel), for control of the insolvent Stanhope, finally agreeing a £3 million takeover in 1995, assuming £155 million of Broadgate debt at just 82p in the pound. In 1996 the other half of Broadgate was bought from the receiver of Rosehaugh for a similar price of £121 million.
 With Broadgate, British Land acquired the Ludgate office complex and it has since

been acquiring bits of the jigsaw that were given up by the scheme's original architects to keep their bankers at bay.
 Last August British Land bought the ground rents on three Bishopsgate buildings from Railtrack, the freeholder, and in the following month paid £206 million for a long lease on 175 Bishopsgate, the notorious "Attali palace" occupied by the European Bank for Reconstruction and Development (EBRD).
 What troubles the stock market is the value attributed to these deals compared with the valuation on Broadgate as a whole. British Land has more than 40 per cent of its assets in the City, owning not only Broadgate but also the massive Plantation House, near Lloyd's of London, a cavernous building which British Land is in the process of redeveloping. The group's exposure to the City market is the largest of the top three property companies, and brokers speculate that the yield on which the Broadgate estate was valued in March was about 6.5 per cent. The EBRD interest was acquired at more

WHAT THE EXPERTS SAY
 "Our concern would be the 40 per cent or more exposure to the City of London, where yields and rents are under pressure. This could be exacerbated by further Broadgate purchases and the potential redevelopment of Plantation House adding a further 300,000 sq ft to the City market."
 Alan Carter, Credit Suisse First Boston
 "British Land has good quality assets, financing and management. The current concerns tend to focus on the City of London, but their properties are well let and even at low levels of expected demand, the supply/demand balance in the City does not look unfavourable."
 Quentin Freeman, Warburg Dillon Read

THE VERDICT

Ethical expression	6/10
Fat-cat quotient	9/10
Financial record	9/10
Share performance	5/10
Attribution to staff	9/10
Strength of brand	8/10
Innovation	9/10
Annual report	8/10
City star rating	9/10
Future prospects	7/10
Total	79/100

Ethical expression is evaluated by *Investigate Works*. The fat-cat quotient, in which best boardroom pay practice scores highest, is provided by *Crisp Consulting*.

THE TIMES

GEORGE SOROS

THE CRISIS OF GLOBAL CAPITALISM

George Soros, the legendary financier and philanthropist, will debate the causes of, and offer bold solutions to, the current global meltdown at this LSE debate tonight at 7pm.

Chaired by Professor Anthony Giddens, director of the LSE, Soros will be challenged by Mervyn King, deputy governor of the Bank of England, and Anatole Kaletsky, associate editor of *The Times*.

■ Listen to the debate ■ Follow the serialisation of his latest book ■ Know the man, know his secrets...

www.the-times.co.uk

CHANGING TIMES

THE SUNDAY TIMES

"As a kid I used to tease bugs..."

...now it's the other way round"

When the millennium bug teases you to distraction do you know which way to turn? Members of The Sunday Times Enterprise Network have access to impartial, expert IT advice and 8,000 fellow members to point them in the right direction.

How much money will you and your organisation waste before you decide which way to turn?

Is your peace of mind worth £23.50?

THE SUNDAY TIMES ENTERPRISE NETWORK

To find out more about The Sunday Times Enterprise Network, telephone 01869 337004
 Fax: 01869 337561 E-mail: info@enterprisenet.co.uk Internet: www.enterprisenet.co.uk



STORMY 46
Roger Bootle
says consumers
sense recession

BUSINESS

INACTIVE 50
Japan blind
to the need
for change

BUSINESS EDITOR Patience Wheatcroft

MONDAY DECEMBER 7 1998

High street gloom expected to prompt rate cut

BY JANET BUSH
ECONOMICS EDITOR
THE City overwhelmingly expects the Bank of England's Monetary Policy Committee to cut base rates again this week in response to evidence that the economic slowdown is now hitting the high street and Britain's service industries.
Two new reports published today support a picture of slowing growth. The Council of Mortgage

Lenders said that a significant slowdown in domestic demand now appeared to be in prospect and that there was scope for further interest rate reductions. It predicted that house prices would increase more modestly in 1999 than in 1998 and that the number of transactions would be lower.
The Chartered Institute of Marketing (CIM) said that if Britain escapes recession it would be by the narrowest of margins and that in-

terest rates would have to fall sharply. Douglas McWilliams, economic adviser to the CIM, said: "Interest rates will fall steadily through 1999 and dip as low as 5 per cent, or possibly even 3 per cent, by sometime in 2000, bringing interest rates to their lowest level since the late 1940s."
The median forecast of a Reuters poll of 26 economists, conducted on Thursday after a co-ordinated round of European rate cuts, was

that UK base rates would bottom out at 5 per cent. For this week, the poll found economists putting a 75 per cent probability on a further rate cut of 0.25 per cent when the MPC concludes its monthly meeting on Thursday. Of those polled, three economists predicted another 0.5 per cent off rates.
David Mackie, economist with JP Morgan, the US bank, said that recent British economic data had been so dreadful that the MPC

would have to rethink its previous forecasts. Last week, the CBI's latest distributive trades survey showed that high street sales were at their weakest since March 1995. The Chartered Institute of Purchasing & Supply reported the first monthly fall in services activity in November since it started tracking the sector in July 1996.
A poll by NOP Research Group found that two in three people would be keeping a watch on what

they spend at Christmas. Tony Lees, director of consumer research, said: "There has been much talk recently of an impending recession and the message appears to have had a significant effect."
Figures for industrial production and manufacturing output for October published today are expected to show contraction in both measures of Britain's industrial activity. Manufacturing is expected to show a decline of some 0.3 per cent, leaving

output 0.7 per cent lower than a year ago.
Members of the MPC recently acknowledged that they were focusing quite heavily on surveys as well as official data because of their forward-looking element and because they give a clue to consumer and corporate psychology. The MPC and CBI have expressed concern that despite the economy growing at a healthy pace—at least until recently—confidence has dropped dramatically.

Chiefs leave as Stagecoach heads south

BY FRASER NELSON

STAGECOACH has parted company with two of its most senior managers as part of a wide-ranging internal shake-up which has merged its native Scotland with the North of England.
Mike Kinski, who became chief executive last year, has decided that Stagecoach Scotland—for years the nucleus of the company—should now be run from Tyneside.
Neil Renilson, the highly-regarded chairman of Stagecoach Scotland, has left the company along with Jim Moffat, former head of Fife Scottish. Both men refused the offer of alternative posts elsewhere in the group.
Mr Kinski said: "I inherited a rather complicated structure. The Scottish business is not large enough to have its own structure. We don't want to have five people running the bus businesses, we want one UK bus director, and that's Brian Hinkley."

amous Scottish companies as Scottish Amicable and Distillers fall into English hands. The Distillers case still touches a raw nerve in Edinburgh, with Guinness promising to move its headquarters to Scotland when it took over the whisky maker and then renaming after the takeover.
At Stagecoach's interim results on Thursday next week, the company will say that Mr Hinkley, an executive director, has become chairman of all Stagecoach buses.
Brian Cox, the former British Rail manager who joined the company when it won the

controversial South West Trains rail franchise, has also stepped down as chief executive of the train network.
An internal Stagecoach memo last month explained that Mr Cox will now become "group commercial director". His tasks will include thinking of ways to win an extension to the train franchises, which are due to expire in three years' time. Stagecoach is due to lose its Isle of Wight train franchise in April 2002 and the South West Trains franchise in 2003.
Graham Eccles, general manager of South West Trains' Woking branch, replaces Mr Cox as head of SWT.
Robert Ballantyne, a former business editor of *The Times*, has been named communications director and it has also created an as-yet unfilled post for human resources.
Mr Kinski still works under Brian Souter, who founded the company as a Dundee-to-Glasgow coach service three days after deregulation in 1980. Mr Souter remains executive chairman and has given Mr Kinski day-to-day responsibility for running the company.
The group, now in the FTSE 100, makes more money from the 49 accountants at its Portbrook rail rental division than from the 10,000 drivers, conductors and mechanics who run the buses.



Souter remains chairman



The Boat Show could be without the presence of Topper International, which usually has one of the largest stands, if the company goes into receivership

Topper International caught in choppy water

BY JASON NISSE

TOPPER INTERNATIONAL, one of the best known names in yachting, is set to be sold to a foreign buyer after flitting with financial collapse.
The company, which makes dinghies retailing for anything between £1,200 and £2,000, is to meet with its creditors next week to secure a company voluntary arrangement (CVA) which would prevent it from going into receivership.
If the company did collapse it would be unlikely to be able to exhibit at the Boat Show, which will take place at Earls Court in West London in early January. Topper traditionally has one of the largest stands at the show and its name is well known in

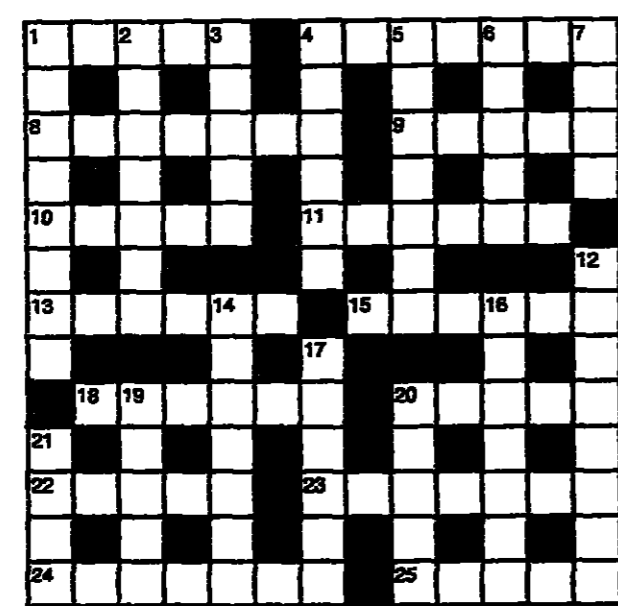
yachting circles as the maker of easy-to-use sailing dinghies.
However the accountant nominated to supervise the CVA, Andrew White of Moores Rowland in Brighton, has admitted that Topper is insolvent. In a letter to creditors, obtained by *The Times*, he says that the company owes more than £2.5 million to creditors, but its assets might be worth as little as £213,000.
Topper is controlled by C Scope, a small conglomerate based in Kent. Its managing director, Martin Fry, refused to discuss the circumstances that led to Topper's problems. However Mr Fry said that if the

CVA was agreed, Topper is likely to be sold. "Lots of offers have been made," he said. "Under the terms of the negotiations with any prospective purchasers, I cannot discuss the matter further."
However, it is expected the future of Topper will be made clear before the start of the Boat Show.
At the creditors' meeting, scheduled for December 15 at a hotel near Maidstone, 75 per cent of creditors need to vote in favour of the CVA for it to be approved. C Scope, the largest creditor, is backing the CVA, as are its bankers, NatWest, and Moores Rowland is convinced it will be able to obtain enough votes for Topper to avoid receivership.

Sears faces bid approaches quiz

PHILLIPS & DREW Fund Management, holder of 24 per cent of the shares in Sears, is this week to meet the board of the troubled retailer to discuss bid approaches that have been made for it (Jason Nisse writes).
Sir Bob Reid, Sears's chairman, has denied that it is in any bid talks, but at least two potential bidders emerged at the weekend. One is a venture capital team led by John Lovinger, a former private director of Sears. The other is Philip Green, the retailer who bought part of the Sears shoe retailing business earlier this year. Other potential bidders, including N Brown, the mail order group, are said to be waiting in the wings.
Sears's board is due to meet tomorrow and will speak to P&D later this week. It is understood that other shareholders are pressing Sears to look at potential bids that could value it at more than £450 million.

TIMES TWO CROSSWORD



No 1582

- ACROSS
- 1 Berkshire racecourse (5)
- 4 Restricted (7)
- 5 Raise to peacage (7)
- 9 Praise highly (5)
- 10 Appointment book (5)
- 11 Get hold of (6)
- 13 One or the other (6)
- 15 Allay (6)
- 18 Exequate (stone); one hunted (6)
- 20 Welsh towns; something hard, igniting (5)
- 22 Deposit take accommodation (5)
- 23 Made void; denied (7)
- 24 (Space) return to atmosphere (2,5)
- 25 Belated, slow (5)
- DOWN
- 1 The Granite City (8)
- 2 State of touching; useful acquaintance (7)
- 3 Rather fat (5)
- 4 Avoid attention (2,3)
- 5 Star conductor (7)
- 6 Everyone play (mus.) (5)
- 7 Dish out; a benefit (4)
- 12 (Argued) in emotional way (8)
- 14 Fledges; serious (7)
- 16 A cheat (US) whirlwind (7)
- 17 NSW capital (6)
- 19 Excessive (5)
- 20 Battle (5)
- 21 Pronounce indistinctly (4)

THE TIMES BOOKSHOP

NEW TIMES CROSSWORD TITLES NOW AVAILABLE
The Times Crossword Book 7 (2.99), The Times Crosswords Book 20 (2.99), The Times Crossword Book 31 (3.99), The Times Crossword Book 32 (3.99), The Times Crossword Book 33 (3.99), The Times Crossword Book 34 (3.99), The Times Crossword Book 35 (3.99), The Times Crossword Book 36 (3.99), The Times Crossword Book 37 (3.99), The Times Crossword Book 38 (3.99), The Times Crossword Book 39 (3.99), The Times Crossword Book 40 (3.99), The Times Crossword Book 41 (3.99), The Times Crossword Book 42 (3.99), The Times Crossword Book 43 (3.99), The Times Crossword Book 44 (3.99), The Times Crossword Book 45 (3.99), The Times Crossword Book 46 (3.99), The Times Crossword Book 47 (3.99), The Times Crossword Book 48 (3.99), The Times Crossword Book 49 (3.99), The Times Crossword Book 50 (3.99).
The Times Crossword Book 7 (2.99), The Times Crosswords Book 20 (2.99), The Times Crossword Book 31 (3.99), The Times Crossword Book 32 (3.99), The Times Crossword Book 33 (3.99), The Times Crossword Book 34 (3.99), The Times Crossword Book 35 (3.99), The Times Crossword Book 36 (3.99), The Times Crossword Book 37 (3.99), The Times Crossword Book 38 (3.99), The Times Crossword Book 39 (3.99), The Times Crossword Book 40 (3.99), The Times Crossword Book 41 (3.99), The Times Crossword Book 42 (3.99), The Times Crossword Book 43 (3.99), The Times Crossword Book 44 (3.99), The Times Crossword Book 45 (3.99), The Times Crossword Book 46 (3.99), The Times Crossword Book 47 (3.99), The Times Crossword Book 48 (3.99), The Times Crossword Book 49 (3.99), The Times Crossword Book 50 (3.99).

Supermarket price war looms

BY FRASER NELSON

BRITAIN'S supermarkets will next year launch an all-out price war to answer suspicions that they are ripping off their customers, according to a report released today.
Verdict, the retail consultancy, believes that shoppers are now expecting a wave of price cuts after heavy publicity suggesting that food retailers are making too much profit.
Sainsbury and Tesco are likely to start a price war, it says, with damaging consequences for Asda and Sainsbury. Clive Vaughan, an analyst at Verdict, says: "We don't believe supermarkets are overcharging, but that's beside the point now because everybody is expecting them to cut prices."
A few reductions can easily tumble into a price war. Sainsbury is in no condition to cope with this, and Asda will soon find its unique selling point of

low, low prices going out of the window."
The big four, he says, are already preparing for the battle: "It's no coincidence that J Sainsbury has taken £100 million of costs out of its system by talking out management in regional offices."
However, Verdict believes that Tesco will emerge as the victor in any price war because it has the critical mass to keep on discounting while its rivals struggle.
While the top four battle it out, Verdict believes that customers of the heavy discounters—such as Aldi, Netto and Lidl—will be gradually deserted as their shops shift upmarket. The merged Kwik Save and Somerfield is already increasing prices and giving a better quality offering, it says, leaving a gap that the discounters will have to fill.

Scots power group eyes Pacificorp

BY JANET BUSH

SCOTTISHPOWER is poised to announce a merger with Pacificorp, a deal that would form the world's largest multi-utility group and be third time lucky for the Scottish company's attempts to win a foothold in the US energy market.
ScottishPower confirmed yesterday that it was in high-level talks but said that there were still issues to be resolved. There are hopes of an announcement as early as today.
If the merger goes ahead with ScottishPower expected to be the lead partner, the combined company would be worth £12.5 billion and boast seven million customers.
Shares in Pacificorp were valued at \$6.2 billion (£3.7 billion) on Wall Street on Friday. However, speculation suggests that ScottishPower could pay a premium that valued Pacificorp at \$7.5 billion.

Golden farewell for former Newcastle finance director

BY JASON NISSE

NEWCASTLE UNITED, the football club that has seen six members of its board resign in less than two years as a quoted company, paid its former finance director £99,000 as a golden goodbye.
Jo Dixon, who joined the company from NatWest Group, resigned in May amid the turmoil that engulfed the company after injudicious comments made by two of the directors—Douglas Hall Freddy Shepherd—to a newspaper reporter in a Spanish

brothel. The payoff was the equivalent to 18 months' basic salary for Ms Dixon, a lifelong Newcastle fan who joined the club shortly before it floated.
Ms Dixon was hired by Mark Corbridge, the joint chief executive who was forced out last year and picked up a £400,000 payoff.
Denis Cassey, chairman, is also set to resign after a row about attempts to restore Mr Hall and Mr Shepherd to the board of the quoted company.

Cameron Hall, the Hall family private company that owns 57 per cent of Newcastle's shares, has said it will block the re-election of two non-executive directors, John Fender and Tom Penton, at today's annual meeting and propose the election of Mr Hall and Mr Shepherd instead.
The moves were rejected by the four non-executive directors of the company and the meeting has been adjourned while attempts are made to broker a peace deal.

PAYING TOO MUCH FOR YOUR LIFE INSURANCE?

We offer competitive terms for all types of

- Life insurance
- Mortgage protection
- Critical illness

Consider the illustrations below for monthly premiums on 25-year life insurance, joint life (male & female) both aged 35 next birthday and non-smokers, and see how much you could save!

	Reducing Term	Level Term
Barclays Life	£28.47	£42.10
Nat West Life	£31.00	£43.40
Abbey National Life	£33.04	£40.45
Lloyds TSB Life	£33.42	£41.00
Halifax Life	£37.29	£45.80
We can arrange this for	£17.29 p.m.	£23.50 p.m.

direct life & pension services 0800 980 1998
WEEKDAYS 8.30am-6.30pm

Left your job, but what about your PENSION?

Have you left your pension with your ex-employer? Are you getting the best return?

PENSION TRANSFER HELPLINE

direct life & pension services 0800 975 5559
WEEKDAYS 8.30am-6.30pm